

JUDGE ROBINSON

Steven S. Rand
Tracee E. Davis
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08 CV 00546

Attorneys for Defendants
Countrywide Home Loans, Inc., Angelo R. Mozilo,
and Jill Wosnak

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

DOUGLAS D. DE MASI SR.,

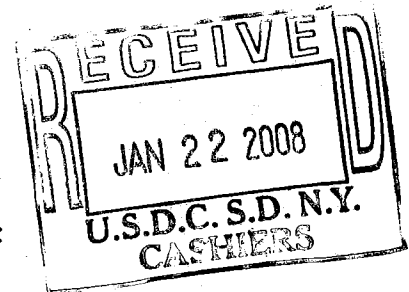
Plaintiff,

- against -

COUNTRYWIDE HOME LOANS, INC.,
ANGELO R. MOZILO, AND JILL WOSNAK,

Defendants.

Case No.:



NOTICE OF REMOVAL

TO: Clerk, United States District Court
for the Southern District of New York.

Pursuant to 28 U.S.C. § 1441, Defendant Countrywide Home Loans, Inc. ("CHL") hereby removes to this Court an action styled Countrywide Home Loans, Inc., Angelo R. Mozilo, and Jill Wosnak, Index No. 2007-8681, nominally pending in the Supreme Court of the State of New York, County of Dutchess (the "State Court Action").

In support of this removal, CHL avers:

1. Plaintiff served CHL with the Summons and Complaint in the State Court Action on December 31, 2007, by personal service on the New York Secretary of State pursuant to BCL 306.

2. In accordance with 28 U.S.C. § 1446(a), the Summons and Complaint are annexed as Exhibit A. To date, the Summons and Complaint are all of the process and pleadings filed in the State Court Action.

3. The issues raised by Plaintiff's complaint have not been joined in the State Court Action and the date on or before which CHL is required to answer or move under the New York Civil Practice Law and Rules with respect to plaintiff's complaint has not lapsed.

4. Removal is proper pursuant to 28 U.S.C. §§ 1441(b) and 1331 in that this Court has original jurisdiction over this civil action.

5. This Court has original jurisdiction over the State Court Action, pursuant to 28 U.S.C. § 1331, because Plaintiff, who is acting pro se, asserts what appear to be claims under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq., and the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. § 1681, et seq.

6. Without specifically identifying either statute by name, Plaintiff's summons and complaint asserts that CHL harassed Plaintiff in its efforts to collect on

Plaintiff's mortgage loan, and in servicing the loan, CHL allegedly deliberately withheld mortgage payments in order to make Plaintiff's payments appear late, reported the late payments to the credit reporting companies and, in doing so, destroyed Plaintiff's credit rating. These allegations fall squarely within the precepts of FDCPA and the FCRA, and as such, subject the State Court Action to this Court's original jurisdiction.

7. Individual Defendants Angelo R. Mozilo and Jill Wosnak have not been validly served in the State Court Action, and thus, have not been made a party to the State Court Action. However, without waiving any defenses to jurisdiction of this Court or any other court, they each consent to the filing of this application for removal.

8. This Notice of Removal is filed in the United States District Court for the Southern District of New York within thirty (30) days of receipt "of a copy of the initial pleading setting forth the claim for relief upon which such action or proceeding is based..." 28 U.S.C. § 1446(b).

9. A copy of this Notice of Removal is being filed with the Supreme Court of the State of New York, County of Dutchess, as required by 28 U.S.C. § 1446(d).

10. Pursuant to the foregoing, CHL files this Notice of Removal, thereby removing the pending State Court Action to the United States District Court for the Southern District of New York.

WHEREFORE, CHL respectfully requests that this action be removed from the Supreme Court of the State of New York, County of Dutchess, to this Court, that this Court accept jurisdiction of this action, and that this action be placed on the docket of this Court for further proceedings, as though this action had been originally instituted in this Court.

Dated: New York, New York
January 22, 2008

ZEICHNER ELLMAN & KRAUSE LLP

By: 

Steven S. Rand

Tracee E. Davis

Attorneys for Defendants

Countrywide Home Loans, Inc.,

Angelo R. Mozilo, and Jill Wosnak

575 Lexington Avenue

New York, New York 10022

(212) 223-0400

TO: Douglas D. De Masi, Sr.
1214 Beeman Road
Hopewell Jct., New York 12533

12/31/07

COVER SHEET

PLAINTIFF

Douglas D. De Masi Sr.
1214 Beeman Road
Hopewell Jct. New 12533
Phone # 845 27 5387
Fax # 845 227 7312

December 21, 2007

-AGAINST-

Country Wide Home Loans,
Mr. Angelo R. Mozilo; Chairman, Ceo and
Ms. Jill Wosnak; Assistant Vice President
Country Wide Home Loans
400 Countrywide Way, MS SV-314
Simi Valley, 93065

DEFENDANTS

2007 DEC 21 PM 12:41
RUTHERFORD COUNTY
CLERK'S OFFICE
RECEIVED

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESS

Date December 21, 2007

Douglas D. De Masi Sr.

Index No. 2007-8681
Filed Date 12-21-2007

Plaintiff,

SUMMONS

-Against-

Plaintiff designates
Dutchess County as
The place of trial since
They have office(s) in
Dutchess County NY.

Country Wide Home Loans, Mr. Angelo R. Mozilo; Chairman, Ceo Officer and
Ms. Jill Wosnak, Assistant Vice President.

Defendants

2007 DEC 21 PM 12:41
DUTCHESS COUNTY
CLERK'S OFFICE
RECEIVED

TO THE ABOVE NAMED DEFENDANTS

YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer or, if the Complaint is not served with this summons, to serve a Notice of appearance on the attorneys for the plaintiff with in twenty (20) days after service of this Summons, exclusive of the day of service; or within the thirty (30) days after service is complete if this summons is not personally delivered to you within the State of New York; or within sixty (60) days if is the United States Of America. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

NOTICE OF NATURE OF ACTION AND RELIEF SOUGHT

The object of the above caption action is to get a (judgment against Country Wide Home Loans and any and all of their subsidiary companies but not limited to, along with any and all assets along with Mr. Angelo R. Mozilo; Chairman and Ceo officer of Country Wide Home Loans and any and all of his personnel assets and Ms. Jill Wosnak-Assistant Vice President for Country Wide Home Loans and any and all of her personnel assets. For the sum of relief that I'm asking for is (Two Hundred Million Dollars) \$200.000.000.00. Dollars which will include the \$733.000.00. Of lost wages and profits during the time that Country Wide Home Loans Company and their officers,

(KNOWNLY AND DELIBERTLY SET OUT TO DESTROY OUR FAMILY BY
DELIBERATELY NOT CASHING OUR MORTGAGE CHECKS AND HOLD THEM,
KNOWNLY AND DELIBERTLY MAKING OUR MORTGAGE PAYMENTS LATE

AND AT THE SAME TIME DESTROYING OUR CREDIT RATING BY MAKING US LATE AND REPORTING US LATE, COSTING THREE YEARS OF THE MOST HORIBLE AND STRESS FULL TIME OUT OF OUR LIVES THAT CAN NEVER BE GIVEN BACK TO US, AND HUNDREDS OF THOUSAND OF DOLLARS IN EXTRA FEES, LATE FEES, INTREST COST THAT WE WERE FORCED TO PAY AND WILL HAVE TO CONTINUE TO PAY.)

Last known mailing address for Country Wide Home Loans and their officers as follows.

Country Wide Home Loans
400 Countrywide Way, MS SV-314
Simi Valley, CA. 93065

Country Wide Home Loans
11 Merrit Boulevard
Suite 102
Fishkill, NY 12524

BACKGROUND OF FACTS

- 1) Patty and I took out a mortgage in the year of 2000, with Option One Mortgage Company. The M-T Bank was the mortgage broker. We knew the rate was going to be high as we just got out a very long legal battle that forced us in to bankruptcy that lasted about eleven years. We did this so we could build up our credit rating with mortgage payments always being paid on time. We paid all of our mortgage payment using the United States Postal Service, Certified Mail Return Requested. And all of our mortgage checks coincide with all the Certified Mail Recites, clearly proving that we were never late on any mortgage payments.
- 2) Later on we refinance our home with Freemont Lending Company at a lower interest rate And we paid our mortgage payment always in the same way. Using the United States Postal Service, Certified Mail Return Recite Requested. And as before with Option One Mortgage Company, all of our mortgage payment were on time all the time.

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DUTCHESS COUNTY
CLERK'S OFFICE
FILED

- 3) We knew that we had a (four and a half year fix rate time period) And we also Knew that our credit rating was going up and up. So before the four and a half Year time period had gone past, we could have very easily refinance at a much Lower rate so we could have gotten more money out of our home and bought the Neighbors land and subdivide it and sold off two lots with new homes and rebuilt the old house that was in great need of repair or some other property.
- 4) Buy doing this we could have paid off our mortgage, built a new home for our Selves and have our saving built up again.
- 5) But that would not happen; Country Wide Home Loans bought our mortgage From Freemont Lending Company. So now our mortgage payments were now Going to be paid to Country Wide Home Loans. So we paid them in the exact Same way that we paid Option One Company and Freemont Lending Company. Using the United State Postal Service, Certified Mail Return Recite Requested. And we were never late in any payments as clearly shown and proved with all the return recites and cancelled checks that all ways coincide with each other.
- 6) Country Wide Home Loans Subsidiary Company Full Spectrum Lending, had Called on many accessions, and told us that they could Refinance our mortgage rate a lot lower then 10.50% that we are now paying. So after they mailed us the paper work we noticed that the closing cost were just About \$16,000.00. For no more then flipping the same mortgage that was about \$129,000.00. Please remember that our closing cost were just about \$4,000.00. For about the same amount of money .Our mortgage payment would have gone from \$1,205.51. to \$1,205.00. that's a saving of .51 cents per month for the next 30 years, and our

mortgage balance would have gone from about \$129,000.00. to \$150,000.00. (what a deal.)

7) After the many times that they have called us, in to trying to force us in to

A new mortgage with them, and the countless times they have said repeatedly (just trust us because we know what's good for you,) I finely told them to stop calling us and just leave us along, and if you don't I'm going to call the New York State Trooper and file a formal complaint against you, Full Spectrum Lending and Country Wide Home Loans.

8) I was then told, (WERE GOING TO DESTROY YOU AND YOUR FAMILY).

And that just what they did for over three year of hell, the constant phone calls and the amount of stress they put us through, being beat up constantly.

9) We then started to notice that our mortgage payment were (being posted late) even though we mailed them on time all the time, still using the United States Postal Service, Certified Mail Returned Recite Requested, as we always used before with Option One Company and Freemont Lending Company and never being late. And these recites clearly showed that Country Wide Home Loans did In fact receive and sign for our mortgage payments before the payments were Due clearly proving 100% that all of our mortgages payments were always paid on time all The time.

10) As time went on, we then started to get late notices, with late fees. And even when I would call up at Country Wide Home Loans, I was told don't worry, and they will correct our account, but that never happen at all.

11) Then we started to get phone calls, and most of them were just a few minutes

Before 9 PM, why just before 9 PM? And the phone calls always ended up long after 9PM for a good ten to twenty minutes if not longer just check their phone bills

12) As time went on, we continued to get more and more late payment in the mail, With even more late fees and other kind of fees.

13) And we received a letter in the mail stating that we are lapse in our home Owners Insurance, and that they were adding on that now, and there home owners insurance Policy was more then twice the amount that we were paying and it didn't protect us At All, only Country Wide Home Loans.

14) So we proved that they were wrong with a letter form our insurance company clearly telling them that we were not lapse on our home insurance.

15) As time goes on we are finding out they have reported us late with all three credit reporting agencies, so now our credit rating is going south real fast.

16) At this point they have now completely destroyed our credit rating, were there is no way now that we would be able to refinance our home at a lower rate with an In crease amount so we could buy that other property and subdivide it and build two new homes on it and rebuild the old home that is in need of repair or some other property we had many options.

17) At one point during their constantly beating us up, some one called up at night and told Patty that Country Wide Home Loans has notified the New York State Troopers to have Doug arrested and our family thrown out in to the streets. when I got home she Was so up set and crying her eyes all the time and looking out the Front window The entire night, even that I told her that Country

Wide Home loans was Wrong, she finely fell a sleep as she continued crying.

18) And as time continues to go on, and County Wide Home Loans still continues to beat us up constilely, and have their home inspectors out at our home at any given time and day or night and never calling before they come over just to make sure our home is still there and that's even another charge that we have to Pay for.

19) At about four and a half years in to our mortgage and the time when I knew the Rate change was going to take place, I was told by Country Wide Home loans to Continue to make the regular mortgage payment of \$1,205.51. Because they Knew the late fees that we were charged and not credit for were going to off set The Increase in mortgage payment. And just ignore any late payments sent by Mail Because it's automatically computer generated. So that's just what I did, is to continue to make the regular mortgage payment of \$1,205.51.

20) Then in around July 2006, I received a phone call from Country Wide Home Loans, and I was told that I was one month behind in our mortgage payment, I knew they were wrong but I was told if I didn't send it in right a way, they would start to fore close on us right a way and that would be even more extra fees that we would have to pay for. So I did just that and send in the \$1,205.51. # 2764 dated August 06, 2006 right a way. But then they mailed that extra payment back to me why??????? And theirs a bank stamp on the back of the check.

21) So I called up and ask them why they mailed back the payment of \$1,205.51. I Was told that was the wrong amount, and that I owed (four regular payments) so

Again I knew that I was right, and I didn't owe four regular payments, but I was again threaten if I don't send it in right away that they would start to fore closes on us right a way. So now I mailed in Four regular payments for a total of \$4,822.04. # 2773 dated August 25, 2006. But again they mailed back this Check, but why???????????? And again theirs a bank stamp on the back of our check.

22) So I again call up Country Wide Home Loans, and they now tell me now that I have to Call up their attorney, Ms. Linda Manfred. She is with the law office of Eschen, Frenkel and Weisman, LLP . So I Left my name and phone number for her to call me. But she doesn't returned the Phone call, so I called again and she still didn't return my phone call.

23) Later on, in August 2006, we receive a letter from Ms. Linda Manfred, and it's a demand letter for all theses extra fees and amounts that I don't Understand or agree with. And the letter says that I'm to respond with in (30 days) If I don't agree with it. So I respond with in a few days of her letter on why we don't agree with her amounts and fees.

24) But then Patty finds in our new paper box, fore closure papers on September 3, 2006 at about 8:30 AM that were filed on August 15, 2006 four days after Ms. Manfredi mailed out her first letter. So this clearly tells me or any one else that Country Wide Home Loans And Ms. Linda Manfred only plans were to start to fore close on us and this. Would be their (golden nugget or wind fall) of making hundreds of thousands of Dollars for doing no more then destroying our family, our lives and credit rating. As we are trying to defend our selves in

court against this abusive , crooked and lying lawyer , Ms. Linda Manfredi and Country Wide Home Loans. We are so trying to prove to all three Credit Reporting Agency's, New York State Supreme Court, New York State Banking Commission and The M-T Bank that Country Wide Home Loans are 100% wrong.

- 25) The first excuse that Country Wide Home Loans used why that we are late is that our Bank, the M-T Bank would take weeks to clear our mortgage checks. So I went in to our Bank and I spoke with Ms. Susan Trax the bank Assistant Manager, and I explained what the problem was. She said right from the start that it doesn't take weeks for our checks to clear. So she thoroughly research our account and that she found that once Country Wide Home Loans did deposit our mortgage check, that it only takes (one or two days to clear).
- 26) The second excuse that Country Wide Home Loans would use is that the mail was slow, and that I should have mailed our mortgage payment sooner. But I told them that since the year 2000, we have (always mailed our mortgage payment the same way and only way. We would use the United State Postal Service, Certified Mail Return Recite Requested. This always proves 100% when we mailed out our mortgage payment and when you received our mortgage payment, it's just that simple. So this way all of our mortgage checks and Certified Mailing Recites all ways coincide with each other. And we have never had any trouble with Option One Lending or Freemont Lending Company ever, just look at the credit reports. And that again we had to prove that all of our mortgage checks were mailed out on time and all the time, and they received our mortgage checks way before the due date that has been clearly proven by the official time and date stamps from the United States Postal Service.
- 27) The their third excuse was, that I must be in bed with the post office clerks or paying them off, because (No one sends all their mortgage checks in by the United States Postal Service, Certified Mail Returned Recite Requested, No

one.) And my response was that all of your plans to destroy us , hurt us and near bankrupt us, never included any one (like Patty and I) that would have a clear paper trail from the United States Postal Service with official time and date stamped on all of our mortgage payments mailing recites and that you figured wrong and you (hurt the wrong family, my family) and I don't for get all the sadness, hurt and sleepless nights that you have caused my kids ,Patty and I. and I don't for give.

28) In the mean time, I'm sending any and all material that Mr. John De Anda wants to see, He works for the office of the president, and he was confused about what's going on, so he put a hold on the fore closure for a while. He asks me for very specific checks and the certified mailing recites to to prove what I've been saying all along. He even ask me when I mailed out the information ,and I told him the tracking # for the certified mail that is going to him, he then checks on what I said and he can clearly sees that its enroot.

29) Mr. John De Anda calls me up and said every thing that he ask for checks out, but its not up to him on what going to happen.

30) So they start up the fore closure again, and as I'm answering their questions to the court.

31) I'm also talking to all three credit reporting agency's. Their telling me they need the same information that I have mailed to Country Wide Home Loans ,New York State Banking Commission ,New York State Supreme Court and the M-T Bank So they to can do their own investigating.

32) As I'm giving every thing to the reporting credit agency's that they need to make their own decision. Country Wide Home Loans is disputing it all, and saying that they are right and that Patty and I are wrong.

33) I'm also in contact with the New York State Banking Commission. And once again Country Wide Home Loans is clearly stating that all of their spread sheets clearly prove that in fact they are right and we are wrong. But they have (complete control) over every thing that goes in and out of their own computers. And Patty and I are still using (the same proof and information) that we have all ways used before, and we have (no control) over the M-T Bank clearing

house, New York State Banking Commission, the United States Postal Service, All Three Credit Reporting agency's, and the New York State Supreme Court.

34) But we have always stated from the start, Country Wide Home Loans have (complete control over every thing that goes in to their computers and goes out of their computers). They can program the computer to print out any thing they want it to say, their in complete control.

35) But on the other hand, (all of our proof that we have, all ways paid on time), comes from company's that (we don't have any control with at all). The M-T Bank clearing system, New York State Banking Commission, The United States Postal Service, Certified Mailing Recites, All three reporting Credit Agency's and the New York State Supreme Court, Its just that simple.

36) And after a while, all three credits reporting agencies changed our credit report from being on the bottom to now being on top.

37) Further more, when I told the United State Post Master for Poughquag New York, Mr. Dave Edmonds what Country Wide Home Loans accused them of doing, he was out raged to say the least. He told me to have them call him up at once or to file a formal complaint at the Washington DC main office. As of to days date, no one from Country Wide Home Loan has filed any complaint.

38) Later on, the New York State Supreme Court clerk told me that Patty and I have won the fore closure lawsuit that Country Wide Home Loans had filed against us.

39) Just a few weeks ago, I was talking with Mr. Steve Kirchenbager and Mr. Gene Brooks of the New York State Banking Commission. And they clearly stated that all of their research clearly shows that all of our mortgage payment were made on time. But when the four and a half year kicked in, and that our mortgage payment was going to increase by a few dollars, I kept on paying the regular amount of \$1,205.51. And they said that could make us late even that Country Wide Home Loans never mailed back any of theses payments from around November of 2005 to around September of 2006 when Country wide started to fore closure on us. I told them that I was well a were of the few dollars

being short when the new interest rate was to kicked in, and that because Country Wide Home Loans told me just to make the regular mortgage payment of \$1,205.05. Because they never gave us credit for all the late fees that was added on to our mortgage balance and that both the late fee and the regular mortgage payment will be and even wash. And that if I get any more late payment fees notices from Country Wide Home Loans, just ignore them because it comes automatically from their computer. Further more if you take from November 2005 to about September 2006 at the very most I would have owed just about \$200.00. in late fees. But according to Country Wide Home Loans, (they owed us in the late fees that we never received credit for).

- 40) I have been ask how much money that we have lost so far, and the figures are \$733.000.00. Because of the lost of our credit rating and the lost of the work profit and wages from the other property, and the other improvements from our land that has been clearly documented and explained to Country Wide Home Loans.
- 41) I have also been ask how do I come up with the total amount including damages to my kids, my wife and I, the pure hell that they put us though for about three years now, and the figure that I would have would be \$200.000.000.00. And when I prevail. I shall give 90% of it away to the families that for some reason or another got hurt from Country Wide Home Loans or another dishonest banks. And the remainder we will share among Patty's family members and her church and my family members and my church.
- 42) These people and this company, knowingly and deliberately hurt my kids, my wife and I ,for about three very, very, very long years and all along they would simple laugh about it all the time as they them selves are getting enrich all the time. As they continue to beat us up, one of their most used statements are, we have over 50,000 people working here, and thousands of attorneys that do what ever we tell them to do. And there is no way you will win and they continue to laugh even lauder.

43) I wonder how many millions of their customers or other families that they have hurt and destroyed. And how many would lose their families, homes and lives??????

EXHIBITS

- a. Copy of Full Spectrum Lending letter dated June 24, 2003.
- b. Copy of letter dated June 30, 2004 from Country Wide Home Loans saying that were lapse on our home owners insurance policy, and our insurance company's letter dated August 4, 2004 saying were not.
- c. Copy of Eschen, Frenkel and Weisman, LLP Ms. Linda P. Manfredi attorney at law letter dated August 11, 2006. that if we don't agree then reply with in (30) days .
- d. My letter dated August 18, 2006, and mailed Certified Mail Return Recite Requested # 7005 0390 0005 4112 6744 and dated August 21, 2006 in response to Ms. Manfredi dated August 11, 2006. saying were not late.
- e. My letter dated September 15, 2006 and mailed Certified Mail Return Recite Requested # 7005 0390 0005 4113 5630 and dated November 11, 2006, to Ms. Manfredi about the fore closures paper that were left in our new paper box on September 3, 2006 at about 8:30 AM that Patty found.
- f. Copy of M-T bank letter dated December 20, 2006 to Country Wide Home Loans clearly stating that once Country Wide Home Loans deposits our mortgage check it only takes one or two days to clear, there is also copy's of our checks and banking statements.
- g. Copy's of Certified mailing recites and cancelled checks front and back with the clearing house stamps showing the dates and time that each check was deposited and cashed. And also showing that they coincide with each other. That Country Wide Home Loans required. I all so mailed or hand delivered the same copy's to all three credit reporting

agency's, New York State Banking Commission and the New York Supreme Court and the M-T Bank.

- h. Copy's of our credit report after we proved 100% to all three credit reporting agency's that we were never late, clearly showing that our credit rating has gone from the bottom of the barrel because of Country Wide Home Loans reporting us late. To now being on top of the barrel because we did in fact prove to all three reporting agency's that we always paid our mortgage payments on time all the time.
- i. Copy of the New York Supreme Courts decision dated August 22, 2007.
- j. Copy of my November 5, letter that I mailed out .
- k. Copy of Country Wide Home Loans letter dated November 28, 2007 from Ms. Kacie Miller in response to my November 5, 2007 letter that I mailed out. Their still stating that Patty and I along with all three credit reporting agency's, M-T Bank , New York Supreme Court and the United States Postal Service is wrong and their the only ones that are right, (go figure).
- l. Copy of my letter dated December 11, 2007 in response to Ms. Miller letter dated November 28, 2007.
- m. Please look at the tabs of Certified Mail Recites and the cancelled checks front and back with the clearing house stamps of the date and time that all of our checks were cashed clearly shows that Country Wide Home Loans did in fact hold on to our mortgage payments for weeks, months and longer. And also the Certified Mailing Recites with the last two checks that they told me to mail out because I was short in what (they said I owed). And I knew we didn't owe any extra.

I swear to the best of my knowledge that every thing that I have said is to be true and honest.

Thank You

Douglas D. De Masi Sr.
Douglas D. De Masi Sr.

My home address for the past thirty years is as followed, along with my phone and fax number.

Douglas D. De Masi Sr.

1214 Beekman Road

Hopewell Jct. NY 12533

Phone # 845 227 5387

Fax # 845 227 7312

I CERTIFY THAT THE MAILING WILL BE BY THE UNITED STATES
POSTAL SERVICE, CERTIFIED MAIL ONLY WITH RETURN RECITE
REQUESTED.

Douglas D. De Masi Sr.

Douglas D. De Masi Sr.

*Douglas De Masi Sr appeared before me
this 21st day of December, 2007.*

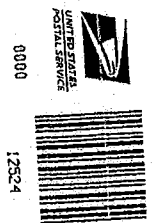
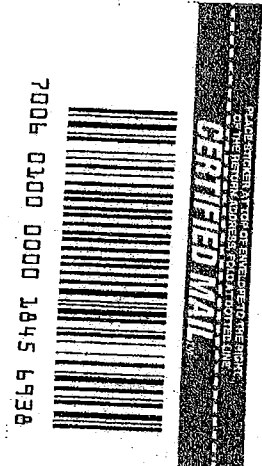
Rosemarie S. Giammatteo

Rosemarie S. Giammatteo
Notary Public, State of New York
No. 01GI61156650
Commission Expires 09-13-20 08

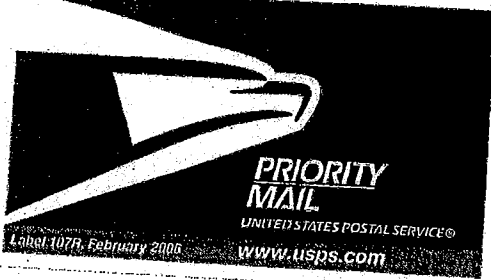


Douglas D. DeMassi Sr
1614 Beckman Rd
Rye Well Ct NY
12555

Mr. Angelo R. Morillo, Chairman, CEO
Countrywide Home Loans
11 Merritt Boulevard
Suite 102
Fishkill, NY 12524



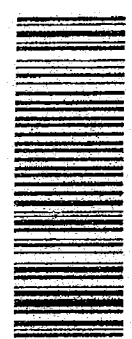
U.S. POSTAGE
PAID
PO BOX 278, NY
DEC 26 107
AMOUNT
\$9.40
00012353-01



Douglas O Demasi Sr
214 Beckman Rd
Fishkill NY
12524

Mr. S. Jill Washall - Assistant Vice President
Country Wide Home Loans
11 Merritt Boulevard
Suite 102
Fishkill, NY 12524

7006 0100 0000 1845 6945



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS FOLD AT DOTTED LINE
CERTIFIED MAIL

U.S. POSTAGE
PAID
POUGHKEEPS, NY
DEC 28 10 07
PM-DUNIT
\$9.40
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12524



FedEx | Ship Manager | Label 799246234896

Page 1 of 1

From: Origin ID: HCCA (845)887-8310
Carol Marino
COUNTRYWIDE FINANCIAL
11 Merril Blvd/Ransley Square
Suite 102
Fishkill, NY 12524



SHIP TO: (818)871-6003

BILL SENDER

Cindy Chambers
Countrywide Home Loans-Legal Dept
5220 LAS VIRGENES RD
MAILSTOP AC-11
CALABASAS, CA 913021064 *

Ship Date: 27DEC07
Act/Wgt: 1 LB
System#: 828137/NETT091
Account#: S *****

Delivery Address Bar Code



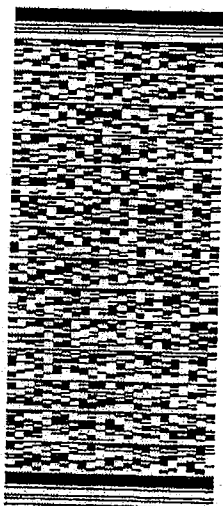
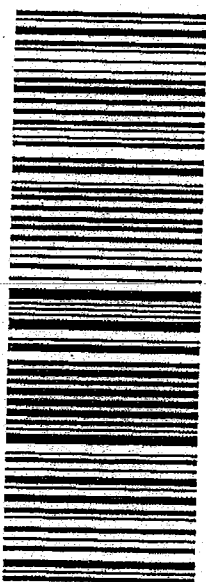
Ref # 100021900148500
Invoice #
PO #
Dept #

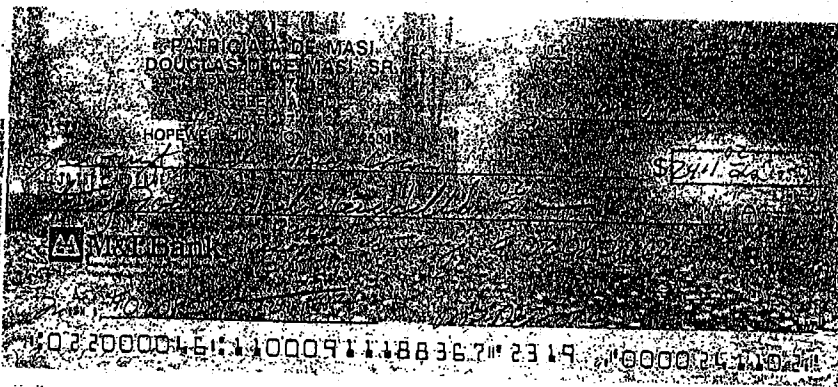
TRK# 7992 4623 4896
0201

FRI - 28DEC A2
STANDARD OVERNIGHT

XH-JSNA

BUR
CA-US
91302





BANK ONE NA
 1119000574
 11/30/04
 0230113264 2358791034

060070 078521 050 022000016 CREDITED WITHIN
 112964 0000000000 45
 241102 28 022000046 11/30/04
 0919940601 11/1006222242
 1119000574

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Cocoye Credit Home Loan
 P.O. Box 660694
 Dallas Texas 75266-0694

2. Article N
 Transfer
 PS Form 3

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X *[Signature]* ☐ Agent ☐ Addressee

B. Received by (Printed Name) *[Signature]* C. Date of Delivery
 NOV 28 2004

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery (Extra Cost) ☐ Yes

5-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. O. De Maza Sr
 1214 Desiderius
 Hyeville Md NY
 12557

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

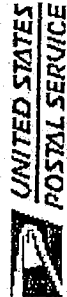
Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)	4.42	
Total Postage & Fees	\$ 8.84	

Postmark
 Date
 Clerk: 01/20/05 31 12570

Send To
 Addressee
 Street Apt. No.
 or PO Box No.
 City, State, ZIP+4[®]
 PS Form 3800, June 2002 See Reverse for Instructions

7204 1160 0001 7289 2222

Delivery Paid



**UNITED STATES
 POSTAL SERVICE**
 ***** WELCOME TO *****
 POUCHQUAG, NY 12570-9998
 01/31/05 09:34AM

Store USPS
 Wkstn sys5003
 Cashier's Name
 Stock Unit Id
 PO Phone Number
 USPS #

Trans 11
 Cashier K0353Z
 EDIE
 SIAEDIE
 800-275-8777
 3590960570

1. First Class 4.42
 75266
 0.20 oz.
 PVI
 4.42
 0.37

STCES
 Certified Mail 2.30
 7004116000017289222
 Rtn Recpt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

Cash 5.00
 Change Due 0.58
 Cash

Number of Items Sold: 1

Thank You
 Please come again!

054235 054235 055 02290000* CREDITED WITHIN
022400 00000000 \$LA 45 NAME D PAVEL
02290000 00000000 00000000 022801 1127452313
11275121 00000000 00000000 00000000 1111900057
1127670601 \$LA
1300845662

UNITED STATES POSTAL SERVICE

D.D. Morris:
1214 Dearborn Rd
Hogewell NJ
10533

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

I-M-1035

177 Wash Post



***** WELCOME TO *****
 POUGHQUAG MPO
 02/07/05 05:00PM

Store USPS Trans 124
 Wkstn sys5003 Cashier KKKF70
 Cashier's Name DAVE
 Stock Unit Id STADAVE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. First Class 4.42
 Destination: 75266
 Weight: 0.40 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37
 SERVICES
 Certified Mail 2.30
 70041160000172896268
 Rtn Recpt (Green Card) 1.75

Subtotal 12
 Total :2

Cash 30
 Change Due
 Cash 0.58

Number of Items Sold: 1

Thank You
 Please come again!

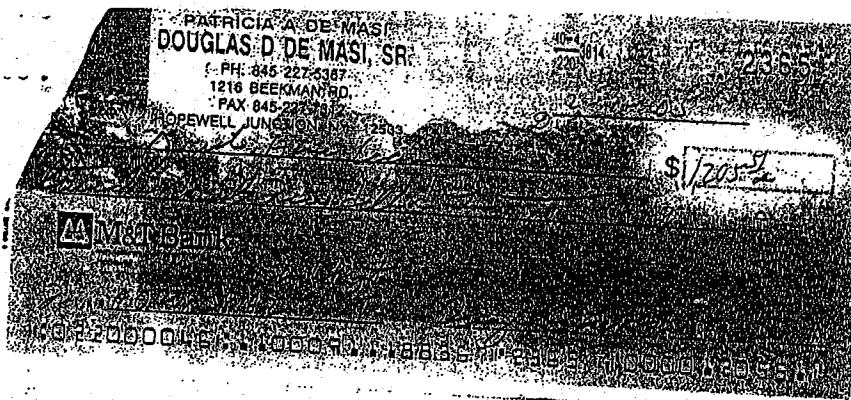
U.S. Postal Service
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	Postmark Here
Return Receipt Fee (Endorsement Required)	1.75	Clerk: KKKF70
Restricted Delivery Fee (Endorsement Required)		02/07/05
Total Postage & Fees	\$ 4.42	

Sent To
 Col. Amy Uide Home Comm
 Street, Apt. No.
 or PO Box No. P.O. Box 660684
 City, State, ZIP+4
 Dallas Texas 75266-0684
 PS Form 3800, June 2002 See Reverse for Instructions



0213-0544-1
02142065
ENT-0247 TRC-0072 PK-03
2250076098

BANK ONE NA
1119000574
02/14/05
073036357

021185 000000 001 45
120551 00 00000046 02/14/05 001
0673100001 BANK BUFFALO NY

CREDITED WITHIN
1825452913
1119000574

1300858056

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to: <i>Carmel United Home Loan</i> <i>P.O. Box 660694</i> <i>Dallas Texas</i> <i>75266-0694</i></p>	<p>A. Signature <i>Tony D. Bennett</i></p> <p>B. Received on <i>FEB 10 2006</i></p> <p>C. Is delivery address the addressee's home? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>D. If YES, enter delivery address below:</p> <p>3. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> I.C.D. (Signature Required)</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label)</p> <p>7004 1160 0001 7289 6268</p>	

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1640

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in this box *

D A Bennett
1214 Beekman Rd
Hope Well Jct NY
12577

7004 1160 0001 7289 6282

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postage paid: 0670
 Clerk: KB352
 02/25/05
 April

Sent To
 County Wide Home Loans
 Street, Apt. No.
 or PO Box No. P.O. Box 660684
 City, State, ZIP+4
 Dallas Texas - 75266-0684

PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****

POUGHQUAG WPO
 POUGHQUAG, NY 12570-9998
 02/25/05 12:04PM

Store USPS	Trans 31
Wkstn sys5003	Cashier KD3532
Cashier's Name	EDIE
Stock Unit Id	STAEDIE
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.30 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
SERVICES	
Certified Mail	2.30
70041160000172896282	
Rtn Recpt (Green Card)	1.75

Subtotal	4.42
Total	4.42

Cash	5.00
Change Due	
Cash	0.58

Number of Items Sold: 1

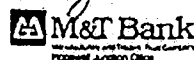
Thank You
 Please come again!

$$\frac{10-4}{220} 3814$$

2-25-05


Ground Under Home Loan \$ 1,205⁵¹/₁₀₀

Bank of Montreal, Swiss Bank & ⁵¹/₁₀₀ ————— D..... @



2011 #030578162 - April, 2012 *Joseph D. DePina*

1:022000046:1100091118836712383 1:00001205511

**SENDER: COMPLETE THIS SECTION**

1. Article Addressed to:

Cocumfrute Home Loan
P.O. Box 660694
Dallas Texas
75266-0694

COMPLETE THIS SECTION ON DELIVERY

A. Signature Tony Carroll ☐ Agent
X ☐ Addressee

B. Received Printed Name Date of Delivery
TONY BARRETT **28.2.2005**

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

7289 6282

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D.D. Berna
1214 Bealman Rd
Hugoball Jct NY
12555

73

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.37 UNIT ID: 0570

Certified Fee 2.30

Return Receipt Fee (Endorsement Required) 1.75

Restricted Delivery Fee (Endorsement Required)

Total Postage & Fees \$ 4.42

Postmark Here

Clerk: KKKF70

04/13/05

Sent To
 (Please Print Name & Address)
 Street, Apt. No., or PO Box No. P.O. Box 660694
 City, State, ZIP+4® 75266-0694

PS Form 3800, June 2002 See Reverse for Instructions



**** WELCOME TO ****
 POUCHQUAG HPD
 POUCHQUAG, NY 12570-9998
 04/13/05 04:18PM

Store USPS Trans 111
 Wkstn sys5003 Cashier KKKF70
 Cashier's Name DAVE
 Stock Unit Id STADAVE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. First Class 4.42
 Destination: 75266
 Weight: 0.40 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37

SERVICES
 Certified Mail 2.30
 70041160000172896299
 Rtn Rcpt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

VISA 4.42

<23-903613552-97>

VISA
 ACCT. NUMBER EXP CLERK ID
 XXXX XXXX XXXX 3097 06/06 01
 AUTH 055062 CREDIT TRANS # 197

ALL SALES FINAL ON STAMPS AND POSTAGE.
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
 Please come again!



BANK ONE NA
 1119000574
 04/18/05
 1030632296
 0213-0566-1
 04182005
 ENT-0301 TRC-0303 PK-03
 2251448907

0584700801 \$100.00 04/18/05 001
 1300659261

CREDITED WITHIN
 NAMED PAYEE
 #1825452913
 >1119000574<

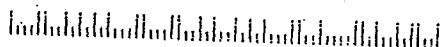
SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <i>Tony Barrett</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Print Name) <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>C. Date of Delivery APR 16 2003</p> <p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>1. Article Description: <i>Cash with Home Loan</i> <i>P.O. Box 660694</i> <i>Dallas Texas</i> <i>75266-0694</i></p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>2. Article Number (Transfer from service label) 7004 1160 0001 7289 6299</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •
D.O. Demasi
1214 Decollman Rd
Hopewell NJ
08533





***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
04/29/05 10:51AM

Store USPS Trans 34
Wkstn sys5002 Cashier KYV5KZ
Cashier's Name TERRY
Stock Unit Id SIATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.20 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37
SERVICES
Certified Mail 2.30
70041350000044610726
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

Cash 10.00
Change Due
Cash 5.58

Number of Items Sold: 1

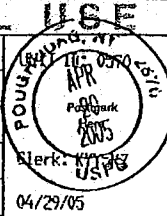
Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.37
Certified Fee 2.30
Return Receipt Fee (Endorsement Required) 1.75
Restricted Delivery Fee (Endorsement Required)
Total Postage & Fees \$ 4.42



Sent To
Confidential Source Unit
Street, Apt. No.,
or PO Box No. *P.O. Box 660684*
City, State, Zip+4
Dallas, Texas 75266-0684
PS Form 3800, June 2002 See Reverse for Instructions

4-13-05

[illegible]

UNITED STATES POSTAL SERVICE



• Sender: Please print your name, address, and ZIP+4 in this box •

D. Dammisi
1214 Decker rd
Apge Colloct NY
12555



***** WELCOME TO *****

PG GHQUAG NPO
POUGHQUAG, NY 12570-9998
06/24/05 02:40PM

Store USPS Trans 55
Wkstn sys5003 Cashier KD353Z
Cashier's Name EDIE
Stock Unit Id STAEDIE
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class
Destination: 75266 4.42
Weight: 0.20 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70041350000044598895
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

Cash 50.00
Change Due
Cash 45.58

Number of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

OFFICIAL USE

UNIT ID: 0570

Postmark Here

Clerk: KD353Z

06/24/05

Total Postage & Fees \$ 4.42

Sent To
Countywide Home Loans
Sheet Art No.
or PO Box No. 660684
City, State, ZIP+4
Dallas Texas 75266-0684

PS Form 3800, June 2002



062920050 KP SRTR1 PKT
F.R.B. UTICA
ENT-0257 TRC-0260 PK-03
2152609089

CREDITED WITHIN NAMED PAYEE
#9208236372 11100003B REASEK, DALLAS, TX, P.F.S.
02200004036/29/05-001 746 06282000
045140 02200004036/29/05-001 746 06282000

>1110-2500-GC

AUGUST 2005

AL15578202
13000000TV

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p> <input type="checkbox"/> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits. </p>		<p> A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee <i>X Tony Barre</i> </p>	
<p> 1. Article Addressed to: <i>Country Wide Home Loans P.O. Box 660694 Dallas Texas 75266-0694</i> </p>		<p> B. Restricted Delivery <input type="checkbox"/> Yes <input type="checkbox"/> No <i>TONY BARRE</i> JUN 27 2005 </p>	
		<p> D. Is delivery address different from the one on the label? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, print delivery address below: </p>	
		<p> 3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. </p>	
<p> 2. Article Number (Transfer from service label) </p>		<p> 4. Restricted Delivery <input type="checkbox"/> Yes <input type="checkbox"/> No </p>	
<p> PS Form 3811, August 2001 </p>		<p> 7004 1350 0000 4459 8895 Domestic Return Receipt </p>	

UNITED STATES POSTAL SERVICE

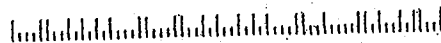


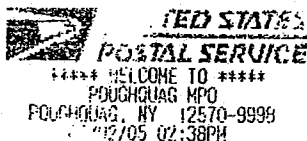
First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10.

• Sender: Please print your name, address, and ZIP+4 in this box •

D. R. Demas / Sn
1214 Deekman Rd
Hope, Ark 72533

61





Store US: Trans 93
KSTN Sy: Cashier KD353Z
Ashier's Name: EDIE
Lock ID: STAEIDIE
O Phone: 800-275-9777
SPS #: 3590960

1. First Class 4.42
Destination: 75266
Weight: 0.20 oz. *Covered by USPS*
Postage Type: PV1
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70041350000044610849

Rtn Rpt (Green Card) 1.75

2. First Class 4.42
Destination: 91355
Weight: 0.50 oz.
Postage Type: PV1
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70041350000044610825

Rtn Recpt (Green Card) 1.75

total 8.84
tax 8.84

TEX 8.84

<25-903613552-97>
IEX <63147357>
CT. NUMBER EXP CLERK ID
XX XXXX 08/06 04
ITH 5255 001 TRANS # 109

L SALES ON STAMPS AND POSTAGE.
FUNDS FOR GUARANTEED SERVICES ONLY.

number of Items Sold: 2

Thank You
Please come again!

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <i>[Signature]</i> <input type="checkbox"/> Ag <input type="checkbox"/> Ack</p> <p>B. Received by (Printed Name) <i>[Signature]</i></p> <p>C. Date of Delivery AUG 05 20</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>1. Article Addressed to: <i>Countrywide Home Loan</i> <i>P.O. Box 660694</i> <i>Dallas, Texas</i> <i>75266-0694</i></p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merch <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label) 7004 1350 0000 4461 0849</p>		<p>PS Form 3811, August 2001 Domestic Return Receipt 102595-02</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in this box *

D.D. Danna
1214 Deakman St
Highville, NY
12533

7004 1350 0000 4461 0849

U.S. Postal Service	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
<p>Postage 0.37</p> <p>Certified Fee 2.30</p> <p>Return Receipt Fee (Endorsement Required) 1.75</p> <p>Restricted Delivery Fee (Endorsement Required) 4.42</p> <p>Total Postage & Fees \$ 4.42</p>	<p>UNIT ID: 0570</p> <p>Postmark Here</p> <p>Clerk: KD353Z</p> <p>08/02/05</p>
<p>Sent To <i>Countrywide Home Loan</i> Street, Apt. No. or PO Box No. <i>P.O. Box 660694</i> City, State ZIP+4 <i>Dallas Texas 75266-0694</i></p>	

8-1-03

Reyer & Co.

THE UNIVERSITY OF CHICAGO

7004 1160 0001 7269 6305

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

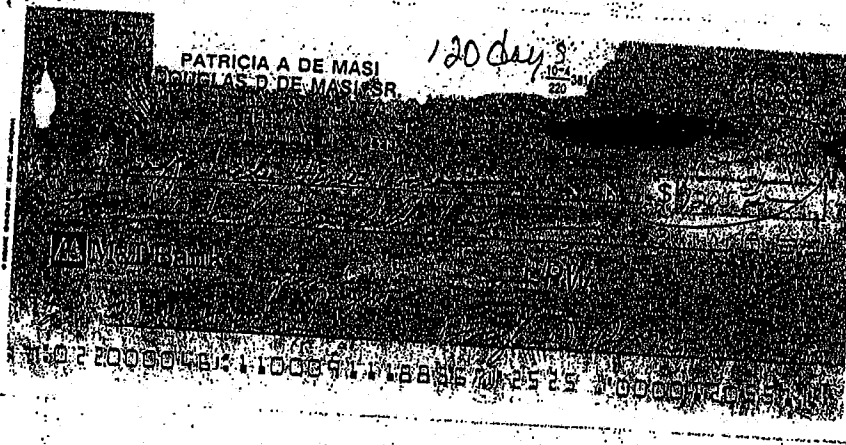
OFFICIAL USE

DAVID S. TX 75266

Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	Postmark Here
		Clerk: KKKF70
		09/01/08

Sent To
Cowboy Uide Home Loan
 Street, Apt. No.
 or PO Box No. *P.O. Box 660684*
 City, State, ZIP+4
Dallas Texas 75266-0684

PS Form 3800, June 2002 See Reverse for Instructions



ENT-0287 TRC-9879 PK-03
2555184918

CREDITED WITHIN NAMED PAYEE 1119-2509-06
#9200236072 FPL CTRYWIDE BK DALLAS TX P.E.G
2525 05160000000000000000 1045 05172006
127918 02200000000000000000 BIRTHS 877-250-8709
ENT-3973 TRC-3974 PK-14
138945505106

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>1. Complete Item 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece or on the front if space permits.</p>	<p>1. Article Addressed to: <i>COUNTRY U.S. AIR MAIL</i> <i>PO Box 660 694</i> <i>Dallas Texas</i> <i>75266-0694</i></p>
<p>2. Article Number: (Transfer from service label)</p>	<p>2. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Restricted Delivery (Extra Fee) <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> G.O.D. <input type="checkbox"/> Yes <input type="checkbox"/> No </p>
<p>PS Form 3811, August 2001</p>	<p>7004 1160 0001 7289 6305</p>

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D.O. DeMASI
1214 Treadwell Rd
Hopkinton MA 01903



***** WELCOME TO *****
POUGHQUAG NY 12570-9998
11/02/05 08:58AM

Store USPS Trans 9
Wkstn sys5002 Cashier KYY5KZ
Cashier's Name TERRY
Stock Unit Id STATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.20 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37
SERVICES
Certified Mail 2.30
7004135000044610696
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

VISA 4.42

<23-903613552-98>

VISA
ACCT. NUMBER EXP CLERK ID
XXXX XXXX XXXX 4464 08/08 03
AUTH 070019 CREDIT TRANS # 706

ALL SALES FINAL ON STAMPS AND POSTAGE.
REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
Please come again!

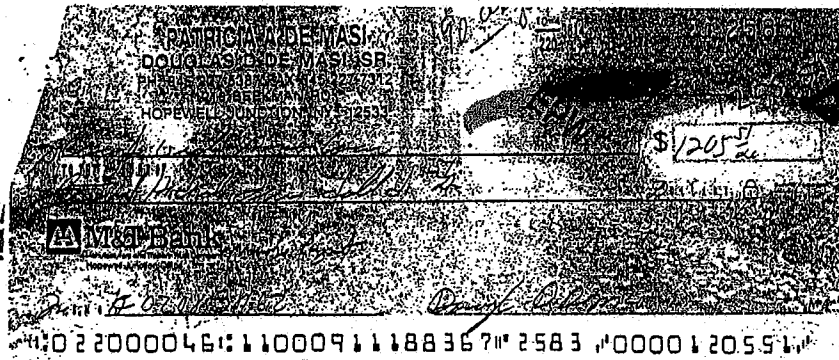
U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.10
Certified Fee 2.30
Return Receipt Fee (Endorsement Required) 1.75
Restricted Delivery Fee (Endorsement Required)
Total Postage & Fees \$ 4.42

NOV 2 2005
Postmark
CLERK: KYY5KZ
USPS
11/02/05

Sent to
Carmelita Rose Leon Nunez Lopez
Street, Apt. No.
or PO Box No. P.O. D6660684
City, State, ZIP+4
Dallas Texas 75266-0684
PS Form 3800, June 2002 See Reverse for Instructions



01-05-2006

2551150822

CREDITED WITHIN NAMED PAYER

1119-2509-01

9200236372 PM CNTRWIDE BK, DALLAS, TX, P.E.G

2583 01030001966001 445 01042006

123407 022000015 124000015 01RTN. 656-227-7999

1500204750009

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature</p> <p><i>[Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input type="checkbox"/> Date of Delivery</p> <p>NOV 08 2006</p> <p>C. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>1. Article Addressed to:</p> <p><i>Confidential Home Loan</i></p> <p><i>P.O. Box 66089</i></p> <p><i>Dallas, Texas 75266-0894</i></p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number</p> <p>(Transfer from serv) 7004 1350 0000 4461 0696</p>			

PS Form 3811, February 2004 Domestic Return Receipt 102599-02-M-1640

UNITED STATES POSTAL SERVICE



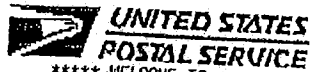
First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in this box *

P.R. Smith

1214 Duval Rd

Home Well out 12577



***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
12/05/05 08:41AM

Store USPS Trans 4
Wkstn sys5002 Cashier KYY5KZ
Cashier's Name TERRY
Stock Unit Id SIATERRY
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.42
Destination: 75266
Weight: 0.30 oz.
Postage Type: PVI
Total Cost: 4.42
Base Rate: 0.37

SERVICES
Certified Mail 2.30
70050390000541126911
Rtn Recpt (Green Card) 1.75

Subtotal 4.42
Total 4.42

VISA 4.42

<23-903613552-98>

VISA
ACCT. NUMBER
XXXX XXXX XXXX 4464 CLERK ID
AUTH 010052 CREDIT TRANS # 960 03

ALL SALES FINAL ON STAMPS AND POSTAGE.
REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.37	UNIT NO: 0570
Certified Fee	2.30	Postage Here
Return Receipt Fee (Endorsement Required)	1.75	Postage Here
Restricted Delivery Fee (Endorsement Required)		Postage Here
Total Postage & Fees	\$ 4.42	12/05/05

Sent To
Carol Ann Rome Lewis
Street, Apt. No.
or PO Box No. *P.O. Box 660694*
City, State, Zip+4
Dallas Texas 75266-0694

PS Form 3800, June 2002

See Reverse for Instructions

CREDITED WITHIN NAMED PAYEE >1119-2509-05
#92000238372 PM. CNTRYWIDE BK. DALLAS, TX, P.E.G.
820538162 401-641-1100/180035845 12142005
041023 02260004 020005 05 0101N.866-227-7999
UNCLAS R 8792 R-10
1300101500057

UNITED STATES POSTAL SERVICE

SECRET

• Sender: Please print your name, address, and ZIP+4 in this box •

P. D. Ouma
1214 Deolman rd
Hagerwell Ind NY
12577

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage: 0.37
 Certified Fee: 17 2.30
 Return Receipt Fee (Endorsement Required): 0.37 1.53
 Restricted Delivery Fee (Endorsement Required):
 Total Postage & Fees: \$ 4.42

UNIT ID: 0570
 Postmark Here
 Clerk: KB353Z
 12/24/05

Sent To: *Handwritten: [illegible]*
 Street Address:
 or PO Box No. *Handwritten: P.O. Box 660694*
 City, State, ZIP+4[®]: *Handwritten: Dallas, TX 75266-0694*

PS Form 3800, June 2002 See Reverse for Instructions



**** WELCOME TO ****
 POUGHQUAG MPO
 POUGHQUAG, NY 12570-9998
 12/24/05 10:26AM

Store: USPS
 Wkstn sys5003
 Cashier's Name: EDIE
 Stock Unit Id: STAEDIE
 PO Phone Number: 800-275-8777
 USPS #: 3590960570

Trans 18
 Cashier KD353Z

1. First Class
 Destination: 75266 4.42
 Weight: 0.20 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37

SERVICES
 Certified Mail 2.30
 70050390000541126928
 Rtn Recpt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

VISA 4.42

<23-903613552-97>

VISA
 ACCT. NUMBER
 XXXX XXXX XXXX 4464
 AUTH 095085 CREDIT TRANS # 513
 CLERK ID 04

ALL SALES FINAL ON STAMPS AND POSTAGE.
 REFUNDS FOR GUARANTEED SERVICES ONLY.

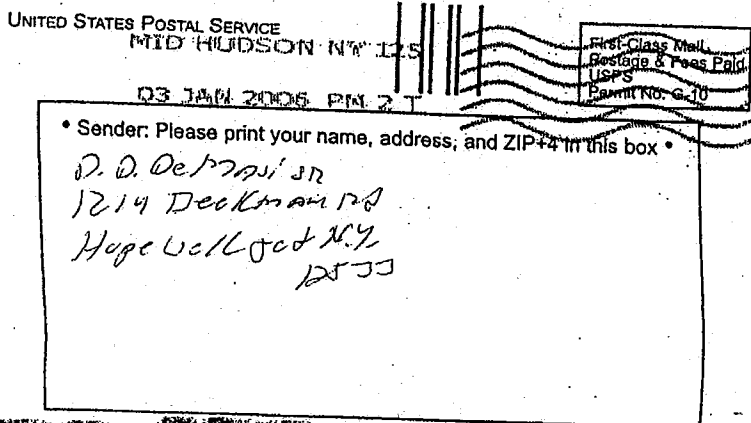
Number of Items Sold: 1

Thank You
 Please come again!

01032006
ENT-0539 TRC-0542 PK-03
2457843052

CREDITED WITHIN NAMED PAYEE >1119-2509-00
#9200236372 PM CNTRYWIDE BK, DALLAS, TX, P.E.C
020838162 90 DAY 1000000266001 3045 12302005
042249 02204300003000000000 01RTN.866-227-7999
NET BANK BALANCE 365 PK 14
1212734011
1500695104

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		<p>Signature <i>Tony Barrett</i></p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>TONY BARRETT</i> C. Date of Delivery <i>27 2005</i></p> <p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
1. Article Addressed to: <i>Courtesy Dr. De Anne Ivan P.O. Box 660694 Dallas Texas 75266-0694</i>		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> G.O.D.	
2. Article Description (Print) <i>2005 0390 0005 4112 6928</i>		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
PS Form 3811, February 2004		Domestic Return Receipt 102596-02-M-1540	





**** WELCOME TO ****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
02/03/06 11:32AM

Store USPS	Trans 54
Wkstn sys5003	Cashier KD353Z
Cashier's Name	EDIE
Stock Unit Id	STAEDIE
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39
SERVICES	
Certified Mail	2.40
70050390000541127123	
Rtn Recpt (Green Card)	1.85

Subtotal	4.64
Total	4.64

Cash	5.00
Change Due	
Cash	0.36

Number of Items Sold: 1

Thank You
Please come again!

*Note: Check received
by Country Wide but not
cashed for February payment 2006
still not cashed*

2643

7-12-2006

8120557

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Country Wide Home Loans
P.O. Box 660694
Dallas Texas
75266-0694

2. Article Number

(Transfer from service label)

7005 0390 0005 4112 7123

PS Form 3811, February 2004

Domestic Return Receipt

102595-024

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]* ☐ Agent ☐ Addressee

B. Received by (Printed Name)

TOM RANNEY ☐ Date of Del

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in the space below.

D. O. DETMERS
1214 Beckman Rd
Apt 1111 Jct HX
2577



U.S. Postal Service CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For Delivery Information Visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 4.64	UNIT ID: 0570
Certified Fee	\$ 2.40	Postmark Here
Return Receipt Fee (Endorsement Required)	\$ 1.85	Clerk: KD353Z
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	02/03/06
Total Postage & Fees	\$ 8.89	

Sent To
Country Wide Home Loans
Street, Apt. No.
or PO Box No. P.O. Box 660694
City, State, ZIP+4
Dallas Texas 75266-0694



**** WELCOME TO ****
 POUGHQUAG MPO
 POUGHQUAG, NY 12570-9998
 02/14/06 11:39AM

Store USPS Trans 38
 Wkstn sys5003 Cashier KD353Z
 Cashier's Name EDIE
 Stock Unit Id STAEDIE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. First Class 4.54
 Destination: 75266
 Weight: 0.20 oz.
 Postage Type: PVI
 Total Cost: 4.64
 Base Rate: 0.39

SERVICES
 Certified Mail 2.40
 70050390006541127086
 Rtn Recpt (Green Card) 1.85

Subtotal 4.64
 Total 4.64

Cash 5.00
 Change Due
 Cash 0.36

of Items Sold: 1

Thank You
 Please come again!

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.39 UNIT ID: 0570

Certified Fee 2.40

Return Receipt Fee (Endorsement Required) 1.85

Restricted Delivery Fee (Endorsement Required) 0.00

Total Postage & Fees \$ 4.64

Postmark Here

Clerk: KD353Z

02/14/06

Sent To
 000144 U.S. Postal Service / 000144
 Street, Apt. No.
 or PO Box No. P.O. Box 660684
 City, State, ZIP+4
 Dallas Texas 75266-0684

PS Form 3800, June 2002 See Reverse for Instructions

216 BEEKMAN RD.
ROSELAND, N.J. 07068
2-24-06
\$120.00
M&T Bank
#020828162
Duff O. Arma
0220000461 1000911 1883671 2670 0000 205511

022320060 XP SRIR1 PKT
F.R.B. UTICA
ENT-0269 TRC-0286 PK-03
2155491069

[illegible]

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> ■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or attach on the front if space permits. 	<div style="text-align: right;"> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee Date of Delivery </div> <div style="text-align: center; font-size: 1.2em; font-weight: bold;"> 1. Signature <i>[Signature]</i> FEB 2 1984 2. Receiver's Name TONY BARRETT 3. Address 4. City 5. State 6. Zip 7. Country 8. Restricted Delivery? (Extra Fee) </div>
<p>1. Article Addressed to:</p> <p style="font-size: 1.2em;">Country Code Home Loans</p> <p style="font-size: 1.2em;">P.O. Box 660694</p> <p style="font-size: 1.2em;">Dallas Texas-75266-0694</p>	<div style="text-align: right;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </div>
<p>2. Article Number</p> <p style="font-size: 1.2em;">(Transfer from service label)</p>	<p>3. Service Type</p> <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail </div> <div> <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. </div> </div>
<p>PS Form 3811, February</p>	<p>4. Restricted Delivery? (Extra Fee)</p> <div style="text-align: right;"> <input type="checkbox"/> Yes </div>
<div style="display: flex; justify-content: space-between; align-items: center;"> <div>7005 0390 0005 4112 7086</div> <div>Domestic Return Receipt</div> </div>	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D.O. Derman, SR
1214 Deckerman Rd
Hapeville, GA 30149
12577

323+337A-14 ROD1





***** WELCOME TO *****
POUGHQUAG MPO
POUGHQUAG, NY 12570-9998
03/29/06 04:18PM

Store USPS Trans 81
Wkstn sys5003 Cashier KKKF70
Cashier's Name DAVE
Stock Unit Id SIADAVE
PO Phone Number 800-275-8777
USPS # 3590960570

1. First Class 4.64
Destination: 75266
Weight: 0.30 oz.
Postage Type: PVI
Total Cost: 4.64
Base Rate: 0.39
SERVICES
Certified Mail 2.40
70050390000541126874
Rtn Recpt (Green Card) 1.85

Subtotal 4.64
Total 4.64

Cash 10.00
Change Due
Cash 5.36

Number of Items Sold: 1

Thank You
Please come again!

U.S. Postal Service
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

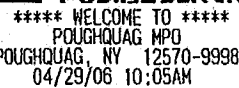
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.39 UNIT ID: 0570
Certified Fee 2.40
Return Receipt Fee (Endorsement Required) 1.85
Restricted Delivery Fee (Endorsement Required)
Total Postage & Fees \$ 4.64
Postmark Here
Clerk: KKKF70
03/29/06

Sent To
Cory Lind Home Loan
Street, Apt No.
or PO Box No. *P.O. Box 66084*
City, State, ZIP+4
Dallas, TX 75266-0684
PS Form 3800, June 2002 See Reverse for Instructions

2942 0944 0000 05ET 4002



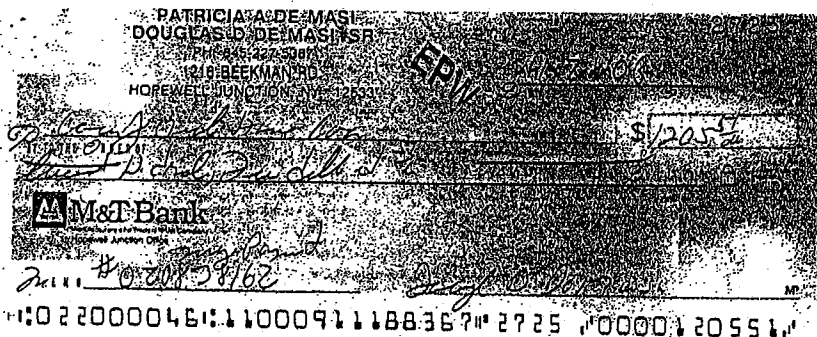
1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39
SERVICES	
Certified Mail	2.40
70041350000044602462	
Rtn Rcpt (Green Card)	1.85

Subtotal	4.64
Total	4.64

Cash	10.00
Change Due	
Cash	5.36

Number of Items Sold: 1

Thank You
Please come again!



0213-0506-1
05062006
ENT-0179 TRC-0213 PK-03
2550876330

CREDITED WITHIN NAMED PAYEE
#9200236372 PM CNTRYWIDE BK, DALLAS, TX, P.E.G.
020838162 90+DAY 050400006150020045 05052006
045664 022000046⑆100091⑆188367⑆2725⑆0000⑆2055⑆

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature <i>Tony Barrett</i></p> <p>B. Received by (Printed Name) TONY BARRETT</p> <p>C. Date of Delivery MAY 9 4 2008</p> <p>Delivery Point and Zip Code (Item 17) if YES, enter delivery address below:</p>
<p>1. Article Addressed to: <i>Courtesy Home Loan P.O. Box 660694 Dallas, Texas 75266-0694</i></p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>2. Article Number (Transfer from ser) 7004 1350 0000 4460 2462</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1640

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

*D. A. DeMasi
1219 Bedford
Hightwell Jct NY
12577*

U.S. Postal Service
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ 0.39 UNIT ID: 0207

Certified Fee 2.40

Return Receipt Fee (Endorsement Required) 1.85

Restricted Delivery Fee (Endorsement Required)

Total Postage & Fees \$ 4.64 05/30/06

Sent To *Conrad, David Paul Louis*

Street, Apt. No., or PO Box No. *P.O. Box 660-694*

City, State, ZIP+4[®] *Dallas Texas 75266-0694*

PS Form 3800, June 2002 See Reverse for Instructions



***** WELCOME TO *****
 HOPEWELL JUNCTION NPO
 HOPEWELL JUNCTION, NY 12533-9998
 05/30/06 02:11PM

Store USPS
 Wkstn sys5003
 Cashier's Name JOSE
 Stock Unit Id SJAJOSA
 PO Phone Number 800-275-8777
 USPS # 3590960207

1. First Class
 Destination: 75266 4.64
 Weight: 0.40 oz.
 Postage Type: PVI
 Total Cost: 4.64
 Base Rate: 0.39

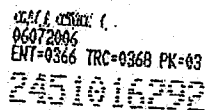
SERVICES
 Certified Mail 2.40
 70050390000541126836
 Rtn Recpt (Green Card) 1.85

Subtotal 4.64
 Total 4.64

Cash
 Change Due 5.00
 Cash 0.36

Number of Items Sold: 1

Starting Saturday July 31, 2004
 Post Office Box lobby hours will be:
 Mon. 7:00 A.M. - 7:00 P.M.
 Sat. 7:00 A.M. - 4:00 P.M.

[illegible]

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the first if space permits.</p> <p>1. Article Addressed to:</p> <p style="font-size: 1.2em; margin-left: 20px;">Court of Appeals P.O. Box 660-694 Dallas Texas 75268-0694</p>	<p>A. Signature</p> <p style="font-size: 1.5em; margin-left: 20px;">X <i>[Signature]</i></p> <p>B. Received by (Printed Name)</p> <p style="font-size: 1.5em; margin-left: 20px;">X <i>[Signature]</i></p> <p>C. Date of Delivery</p> <p style="font-size: 1.5em; margin-left: 20px;">JUN 18 2005</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below. <input type="checkbox"/> No</p>
<p>2. Article Number</p> <p style="margin-left: 20px;">(Transfer from service label)</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p style="font-size: 1.5em;">3005 0390 0005 4112 6836</p>	

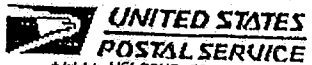
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. D. Demaris
1214 Bealmar
Hope Well St NY
12533



**** WELCOME TO ****
 HOPEWELL JUNCTION MPO
 HOPEWELL JUNCTION, NY 12533-9998
 06/30/06 03:03PM

Store USPS Trans 127
 Mktg sys5003 Cashier KDRBVF
 Cashier's Name JOSE
 Stock Unit Id STAJOSA
 PO Phone Number 800-275-8777
 USPS # 3590960207

1. First Class 4.64
 Destination: 75266
 Weight: 0.30 oz.
 Postage Type: PVI
 Total Cost: 4.64
 Base Rate: 0.39

SERVICES
 Certified Mail 2.40
 7004135000044598918
 Rtn Recpt (Green Card) 1.85

Subtotal 4.64
 Total 4.64

Cash 5.00
 Change Due
 Cash 0.36

Number of Items Sold
 Closing Saturday July 31, 2004
 Post Office Box lobby hours will be:
 Mon. 7:00 A.M. - 7:00 P.M.
 Sat. 7:00 A.M. - 4:00 P.M.

NOTE Check received by
 Country Wide but not
 cashed for July payment 2006

#2749

6-29-2006

12/20/01

\$7.76 not cashed

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Country Wide Home Loans
 P.O. Box 660-694
 Dallas Texas, 75266-0694

2. Article Number

(Transfer from service label)

7004 1350 0000 4459 8918

PS Form 3811, February 2004

Domestic Return Receipt

102595-0

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Ag
☐ Ad

B. Received by (Printed Name)

06/30/06

D. Is delivery address different from item 1?

If YES, enter delivery address below:

☐ Yes
☐ No

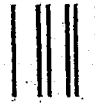
3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in this box *

D.O. Petrosi
 1214 Dealman rd
 Hopewell Junction NY
 12533

U.S. Postal Service

CERTIFIED MAIL RECEIPT

(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

1045 TX 75266

OFFICIAL USE

Postage	\$ 0.39	UNIT ID: 0207
Certified Fee	2.40	
Return Receipt Fee (Endorsement Required)	1.85	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.64	Postmark Here
		Clerk: KDRBVF
		06/30/06

Sent To

Country Wide Home Loans

Street Apt. No.

or PO Box No. P.O. Box 660-694

City, State, ZIP+4

Dallas Texas - 75266-0694

PS Form 3800, June 2002

See Reverse for Instructions

POUGHQUAG MPO
POUGHQUAG, New York
125709998
3590960570-0097
08/09/2006 (800)275-8777 02:08:58 PM

Sales Receipt		
Product Description	Sale Unit Qty Price	Final Price
DALLAS TX 75266		\$0.39
First-Class		
0.40 oz.		
Return Rcpt (Green Card)		\$1.85
Certified		\$2.40
Label #:	70050390000541127024	
Issue PVI:		\$4.64

Total: \$4.64

Paid by:
Cash \$10.00
Change Due: -\$5.36

Bill#:1000300008553
Clerk:01

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.
Customer Copy

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$0.52	0570
Certified Fee	\$2.40	01
Return Receipt Fee (Endorsement Required)	\$1.85	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$4.77	08/09/2006

Sent To
CASH BY GIDE HONE LOREN
Street, Apt. No.
or PO Box No. P.O. Box 660-654
City, State, ZIP+4
Dallas Texas
PS Form 3800, June 2002

PATRICIA A DE MASI
DOUGLAS D DE MASI, SR.
PH: 845-227-5387
1216 BEEKMAN RD.
HOPEWELL JUNCTION, NY 12533

10-4
220-3814

1-6-06

\$1205.00

M&T Bank

200220000461100091118836712764

020838162 UCH-5 08140001700011245
143519 022000046

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>Article Addressed to: Country Wide Home Loan P.O. Box 660-8694 Dallas Texas, 75266-0694</p>	<p>A. Signature x <i>D. De Masi</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p> <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>1. Article Number (Transfer from service label)</p>	<p>7005 0390 0005 4112 7024</p>
<p>PS Form 3811, February 2004 Domestic Return Receipt 102995-0246-1540</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

* Sender: Please print your name, address, and ZIP+4 in this box. *

D. O. De Masi
1214 Beekman Rd
Hopewell Junction NY
12533

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only, No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	\$0.39
Certified Fee		\$2.40
Return Receipt Fee (Endorsement Required)		\$1.85
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$4.64

Sent To
Coverly, Linda Marie Logan
 Street, Apt. No.
 or PO Box No. *P.O. Box 660-694*
 City, State, ZIP+4
Dallas Texas, 75266-0694

PS Form 3800, June 2002

POUGHOUAG MPO
 POUGHOUAG, New York
 125709998

3590960570-0098

08/28/2006 (800)275-8777 08:37:58 AM

Sales Receipt

Product Description	Sale Unit Qty	Price	Final Price
---------------------	---------------	-------	-------------

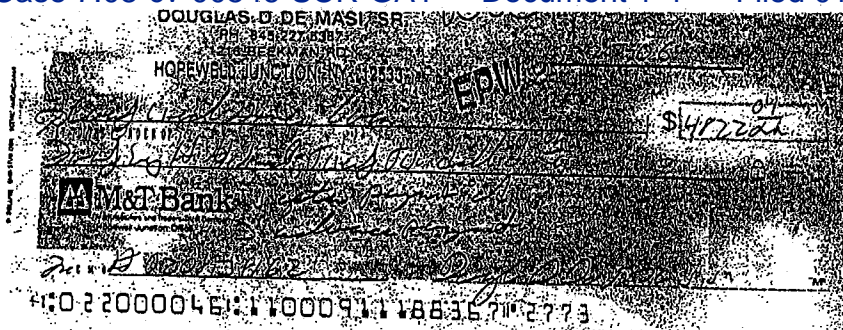
DALLAS TX 75266			\$0.39
First-Class			
0.60 oz.			
Return Rcpt (Green Card)			\$1.85
Certified			\$2.40
Label #:	70050390000541126720		
Issue PVI:			\$4.64

Total: \$4.64

Paid by:
 Cash \$5.00
 Change Due: -\$0.36

Bill #: 1000200022340
 Clerk: 03

All sales final on stamps and postage.
 Refunds for guaranteed services only.
 Thank you for your business.
 Customer Copy



27734 48310001123801
115258 0220000046

1245

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

COWLEY, Linda Home Loans
P.O. Box 660-694
Dallas Texas 75266-0694

2. Article Number
(Transfer from service label)

7005 0390 0005 4112 6720

PS Form 3811, February 2004

Domestic Return Receipt

102596-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature
Tony Barrett ☐ Agent ☐ Addressee
B. Received by (Printed Name) C. Date of Delivery
TONY BARRETT **1 2006**
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

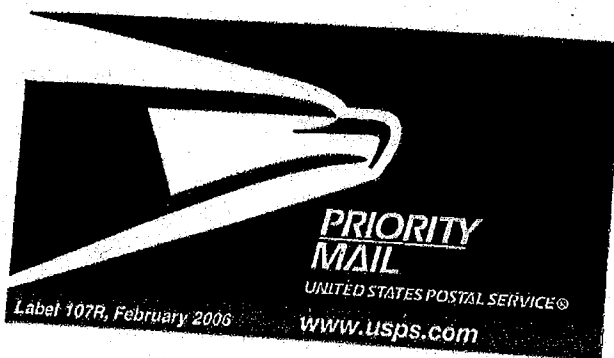
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

Sender: Please print your name, address, and ZIP+4 in this box

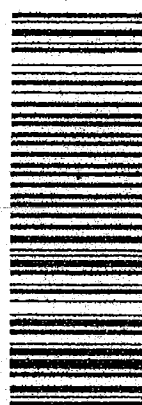
Patty & Tony De Masistr
1214 Deckerwood Rd
Hope Well Jct NY 12533



Douglas O DeMassi Sr
1214 Beekman Rd
Hopeville Rd NY
12555

Mrs. Jill Washall - Assistant Vice
Country Club Home Loans
11 Merritt Boulevard
Suite 102
Fishkill, NY 12524

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS AND AT DOTTED LINE
CERTIFIED MAIL



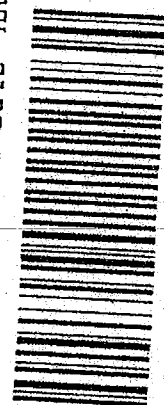
7006 0100 0000 1845 6945



*Doughs D. DeMassi Sr
1214 Beckman Rd
Hope Well Fed NY
12555*

*Mrs. Angelo R. Mosio Chair
Country Club Home Land
19 Central Boulevard
Suite 102
Fishkill
NY 12524*

7006 0100 0000 1845 6938





Loan Program Summary

PREPARED FOR

Douglas DemasiDATE 6-24-3

PURPOSE(S) FOR LOAN

Lower rate, save money

CURRENT DEBT

AMOUNT

PAYMENT

1. <u>C.W. + prepay penalty</u>	\$ <u>135,000</u>	\$ <u>1205</u>
2. <u>Estimated closing</u>	\$ <u>2,500</u>	\$
3. <u>4.75 pts</u>	\$	\$
4.	\$ <u>= 144,031</u>	\$
5.	\$	\$
6.	\$	\$
7. CASH <u>Estimate \$6,000</u>	\$	\$

TOTAL OF CURRENT MONTHLY PAYMENTS

\$ 1,205

LOAN PRODUCTS DISCUSSED

L.A. \$ 150,001.00TYPE OF LOAN
PRODUCT3/27

LOAN TERM

30 yr.

TODAY'S RATE

7.625

DISCOUNT POINTS*

4.75 pts

APR

LOAN PAYMENT

\$ 1061KEITH JONES
ACCOUNT EXECUTIVE(972) 608-9552
(866) 868-6382 EXT. 432
(866) 661-7197 FAX6400 LEGACY DRIVE
MS PTX-127
PLANO, TX 75024

*Discount points are used to determine the interest rate. Lower rate and higher discount points will result in a lower interest rate other options in addition to the ones listed above.

E-MAIL: KEITH_JONES@COUNTRYWIDE.COM

PROPOSED MONTHLY
PAYMENT SAVINGS\$ \$145

\$

\$

Saving \$2,200 over 30 yrs.
The basis for these loan product quotes is information you provided us that we have not verified. This is not a pre-approval or commitment to lend. It is subject to our satisfactory review of the property, further review and verification of your financial information, underwriting of your loan and compliance with our program requirements. The interest rate is not locked and will not be locked until loan approval has been given.

Other costs may apply for your loan, including fees for an appraisal, Title Company and closing agent charges, and loan processing. Estimates for these fees will be provided to you.

Countrywide

HOME LOANS

Insurance Department, SV3-22
P.O. Box 10212
Van Nuys, CA 91410-0212

6/30/04

MID-HUDSON CO-OPERATIVE INSURANCE

P.O. BOX 38

BRACKEN RD.

MONTGOMERY, NY

125490038

RE: LOAN NUMBER 20838162

DOUGLAS D DEMASI
PATRICIA DEMASI
POLICY NUMBER 5026045
PROPERTY 1216 BEEKMAN RD
BEEKMAN, NY

12533

Dear Insurance Representative:

This letter serves as formal notification that the above listed property is vacant as of 06/28/04.

To protect Countrywide Home Loans as mortgagee named in this policy, we request that you provide proof of vacancy coverage or endorse the policy to include vacancy coverage.

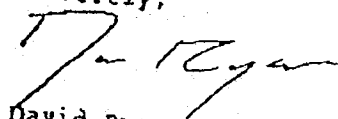
Should your office choose to cancel this policy due to the added risk of vacancy, please forward a cancellation notice within 30 days. In addition, please forward all unearned premium to

Countrywide Home Loans
Insurance Department, SV-22
P.O. Box 10212
Van Nuys, CA 91410-0212

Failure to respond to this letter within 30 days will indicate that your company is providing vacancy coverage for the above named property.

Should you have any questions or need additional information, please contact our office at (800)669-6607.

Sincerely,


David Ryan
Insurance Department

RECEIVED
JUL 6 2004
MID-HUDSON CO-OP

FS132R-2

Exhibit
A



Co-Operative Insurance Co.

104 BRACKEN ROAD, MONTGOMERY, NY 12549-2600
(845) 457-5001 • 1-800-721-5001 • FAX (845) 457-5023

August 4, 2005

Countrywide Home Loans Inc
Its Successors &/or Assings, ATIMA
PO BOX 961206 FTWX-22
Fort Worth TX 76161

RE: Loan # 20838162
Douglas D Demasi & Patricia A Demasi
Policy # 5026045
Location: 1214 Beekman Rd, Hopewell Junction, NY 12533

To Whom It May Concern:

Please be advised that the above reference policy has been in force with our Company since 5/08/2001 with no lapse in coverage. Attached is copy of 911 change showing the address should read: 1214 Beekman Road, Hopewell Jct.

Sincerely,

Mary J Eisnor
Controller

Pc: Douglas D & Patricia A Demasi

11/29/2006 10:28 MID-HUDSON CO-OP INS + 2271312

08/02/04 11:20pm P. 002 NU-367 003

08/02/2004 09:22 8454866529

DUTCHESS CO 911

PAGE 02

**DUTCHESS COUNTY ENHANCED 911
DEPARTMENT OF EMERGENCY RESPONSE
392 CREEK ROAD
POUGHKEEPSIE, NY 12601**

August 02, 2004

**DOUGLAS D & PATRICIA DE MASI
1216 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533**

Tax Parcel ID: 6759-00-234162

Dear Dutchess County Resident/Business Owner:

Dutchess County has implemented an Emergency 9-1-1 telephone communications system. Now operational, this provides residents of Dutchess County with an easily remembered three digit telephone number to be dialed in the event that emergency services are needed. One of the most critical elements in this 9-1-1 system is the assignment of street addresses throughout the County where they do not currently exist or meet addressing standards. Your new street address is:

1216 BEEKMAN RD

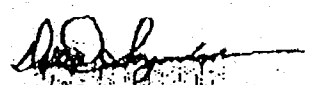
The Dutchess County 911 Office is responsible for establishing and assigning street addresses. You, as a Dutchess County resident or business owner, have been assigned a unique address that when posted, will be an easily and readily identifiable house and/or business address, so that police, fire and ambulance emergency services as well as your post office and other delivery services will be able to use these new addresses for more effective service. Post Office box holders must not change postal delivery addresses.

It is your responsibility to inform your correspondents of any change of your address.

Please contact the business office of your telephone company to insure that they have the correct service address for all your phones.

The address number assigned to your home or business should be displayed prominently on your mailbox and on the front door to assist emergency services and delivery agencies in finding you. The County has adopted a uniform sign policy. Please see reverse side of this letter for a summary of this law.

Your cooperation and understanding in this matter is greatly appreciated. If you have any questions, please contact the Dutchess County Department of Emergency Response at (845) 486-6332.


DeWitt S. Sander, Coordinator
Dutchess County Emergency Response

LAW OFFICES
ESCHEN, FRENKEL & WEISMAN, LLP

20 WEST MAIN STREET
BAY SHORE, NY 11708-8304
(631) 969-3100
FAX (631) 969-3101
E-MAIL INFO@EFWLAW.COM

MARVIN ESCHEN (1926 - 1995)
DAVID L. FRENKEL (NY)
TODD E. WEISMAN (NY)

SAMUEL J. REICHEL (NY)
LISA K. GORDON (NY)
JENNIFER COLEMAN (NY)
DINA L. SHUSTER (NY)
LINDA P. MANFREDI (NY & NJ)
JOSEPH F. BATTISTA (NY)
SONYA G. CHAZIN (NY & NJ)
JENNIFER T. PELKOWSKY (NJ)
DORI L. SCOVISH (NJ)
KEVIN M. BUTLER (NY)

ESCHEN, FRENKEL & WEISMAN
80 MAIN STREET
WEST ORANGE, NEW JERSEY 07052
(973) 325-8800

OF COUNSEL:
ROBERT F. SCHILLBERG, JR. (NY & NJ)
SCOTT I. GORDON (NY)

August 11, 2006

Douglas D. Demasi and Patricia Demasi
1216 Beekman Road
Hopewell Junction a/k/a Beekman, NY 12533

Re: Loan #: 20838162
Our File #: 21608
Premises: 1216 Beekman Road, Hopewell Junction a/k/a Beekman, NY 12533
Outstanding Debt: \$ 133,467.49

Dear Douglas D. Demasi and Patricia Demasi:

Please be advised that this firm represents Countrywide Home Loans, Inc., servicer of the above referenced loan.

You have failed to comply with the terms of your loan documents by failing to make the required monthly payments to Countrywide Home Loans, Inc.. As of the date of this letter, you owe \$133,467.49. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, you may contact our office at the number and/or address noted above.

Please be advised that Countrywide Home Loans, Inc., has retained this firm to exercise all of its rights and remedies at law, and in equity, including, but not limited to, the right to sell the above captioned premises at a public sale.

The above captioned premises may be redeemed at any time prior to a foreclosure sale.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be a valid debt.

Handwritten: E.H.S. 4
B

Page 2
August 11, 2006

Should you dispute the validity of the debt or any portion thereof, in writing, within **thirty (30)** days after receipt of this notice, verification of the amount due will be provided as soon as possible.

Should you wish to obtain the name and address of the original creditor to whom this debt was owed, if different from the creditor named herein, you must request, within **thirty (30)** days from the date of this letter, the name and address of the original creditor. Upon receipt of said request, the information will be forwarded to you.

Please guide your actions accordingly.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Very truly yours,



Linda P. Manfredi

cc: Douglas D. Demasi and Patricia Demasi
1214 Beekman Road,
Hopewell Junction a/k/a Beekman, NY 12533

Patricia A. and Douglas D. De Masi Sr.
1214 Beekman Road
Hopewell Jct. New York 12533
845 227 5387, Fax 227 7312

Date August 28¹⁸, 2006

Subject
Loan # 20838162

Law Offices
Eschen, Frenkel and Weisman, LLP
20 West Main Street
Bay Shore, New York 11706-8304
631 969 3100, Fax 969 3101

Mail Certified
#7005 0390 0005 4112 6744

Dear Ms. Manfredi

In response to your letter dated 8 11 06, as I have repeatedly stated to country wide home loans call centers, I don't feel that I'm late on any payments, nor do I agree with your balance, its just that simple.

I have repeatedly ask for the following material, and as of to days letter date I haven't received it, her are the items that I need to check against my records, please have country wide mail them to me as soon as possible.

- 1) Copy of the original mortgage note that they bought from Freemont, and what date.
- 2) Copy and complete payment history, starting from the first payment that I made to Freemont.
- 3) Copy of the payment history from my first payment to Country Wide.
- 4) Copy and explanation of any and all extra fees that Country wide is charging me.
- 5) Copy of all the notes and history that when Country wide call center would speak to my wife or I.
- 6) A clear explanation from Country Wide subsidiary mortgage company Spectrum, and Country wide them selves, on why they told my wife and I, we are great customers, and always pay on time, and they would like to offer us a great refinance loan, and when we were told the real numbers, we refused to refinance with them, because the refinance loan was a total rip off.
- 7) Copy's of all loan material from Spectrum, that they mailed us.
- 8) I was told by Country Wide call center, that I was three months behind, I don't agree with them, but I have no problem in sending them the three extra payments so this legal problem can be stopped, and in the mean time I will be able to match my records with your records, and try to find out what the problem is. But I may need other information later on if the information that Country Wide sends me isn't complete.
- 9) Please ,because of the impotence of this matter, from now on, any and all material, and documents. from your office, Country Wide, or Spectrum, make sure that its mailed by U.S. CERTIFIED MAIL ONLY, and I feel that this matter can be solved easily.

Thank you

Dou
Doug

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

LPO Office
Eschen, Franklin and Weisman
LLP
20 West Main Street
Bay Shore, New York 11706-8304

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Signature

☐ Agent

☐ Addressee

☐ Restricted Delivery

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ Certified Mail

☐ Registered

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

☐ Restricted Delivery (Extra Fee)

☐ Yes

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

☐ No

UNITED STATES POSTAL SERVICE

• Sender: Please print your name, address, and ZIP+4 in this box.

ADD. Eschen, Frank
1214 West Main St
Bay Shore, NY 11706-8304

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

Article Number
Transfer from service lat

7005 0390 0005 4112 6744

Domestic Return Receipt

102595-02-M-1540

POUGHQUAG MPO
POUGHQUAG, New York
125709998

3590960570-0097

08/21/2006 (800)275-8777 08:57:23 AM

Product Description	Sale Unit	Qty	Price	Final Price
BAY SHORE NY 11706				\$0.39
First-Class				
0.40 oz.				
Return Rcpt (Green Card)				\$1.85
Certified				
Label #:				
70050390000541126744				
Issue PVI:				\$4.64
Total:				\$4.64
Paid by:				\$5.00
Cash				
Change Due:				-\$0.36

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

BAY SHORE NY 11706

Postage	\$0.39
Certified Fee	\$2.40
Return Receipt Fee (Endorsement Required)	\$1.85
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$4.64

0570

04

Postmark Here

08/21/2006

Sent To

Eschen, Frank and Weisman

Street, Apt. No.

20 West Main Street

City, State, ZIP+4

Bay Shore, New York 11706-8304

PS Form 3800, June 2002

See Reverse for Instructions

Bill #: 1000300015053
Clerk: 04



424 Route 376, Hopewell Junction, NY 12533
845 221 9161 FAX 845 226 4007

December 20, 2006

Countrywide Home loans
Corporation Head Quarters.
4500 Park Granada
Calabasas, CA 81302

RE: Douglas D. De Masi

Attention: Angelo r. Mozilo,

According to your records checks sent to you by Mr. De Masi for his mortgage payment of \$1,205.51 and drawn on M&T Bank have taken several weeks to clear. However, copies of these checks have shown that when these checks have been submitted by Countrywide they have been cleared within one to two days. Attached are copies of some of these mortgage payments. One was submitted by Countrywide on 5/17/2006 and M&T Bank cleared it on 5/18/2006. Another check was submitted on 6/05/2006 and was cleared on 6/07/2006. Check # 1983 was submitted by Countrywide on 8/29/2003 and was cleared by M&T on 9/02/03. I have attached copies of these checks as well as several others. If you have any further questions you may contact me at 845-221-9161.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Susan K. Truax'.

Susan K. Truax
Assistant Branch Manager
Hopewell Junction

Patty and Doug De Masi Sr.
1214 Beekman Road
Hopewell Jct. N.Y. 12533
845 227 5387-Fax 227 7312

Date September 15, 2006

Subject Matter

Law Offices
Eachen, Frenkel, and Weisman, LLP
20 West Main Street
Bay Shore, New York 11706-8304
631 969 3100, Fax 631 969 3101
Attention Ms. Linda P. Manfredi

Our Home
Loan # 20838162
Certified Mail Only and
Fax.

Dear Ms. Manfredi,

Your putting my wife and I in to Bankruptcy court, and your well wear of this, there's a problem and I don't understand why or what's going on, why you refuse to return my phone calls.

I've been in contact with Country wide employees about our home and the payments and they say I'm late, I say I'm not late, and that I'm requesting a payment history from Country wide and to try to figure out the problem. I'm told to call up your office because Country wide now tells me that our home is in foreclosure, so I get your phone number and I call up, and I speak to Beth on 8-9-06, she tells me that this case is so new that's it's not even in the computer yet and that she would need my ss #, to look up the case and that I should write a simple letter to the attorney that is handling this case, Ms. Alina And I did write a letter to Ms. Alina on 8-9-06.

Then I receive a letter from you Dated 8-11-2006, that tell me that if I don't agree with the amount of the debt that I have to reply with in thirty days of recite of your letter, and I did just that, and I mailed my letter to you on 8-18-2006, using Certified Mail # 7005-0390-0005-4112-6744 and your office signed for it on 8-23-2006.

Then I received another letter from you on 8-17-2006, and I'm trying to understand these figures, and how you came about hem.

Now on 8-25-2006, I write a letter to Country wide, using certified mail only# 7005-0390-0005-4112-6720, with Septembers payment along with the three added payments that they say I'm behind, but I don't and I'm still waiting for the payment history to match up from my cancel checks.

Then Patty, as she is getting the Sunday news paper in the morning of 9-3-2006, out of the news paper box at the end of our driveway she sees the foreclosure papers mix with in the Sunday news paper, how unprofessional and irresponsible can you be??????????

WHAT WOULD HAPPEN IF THE STORM HAD DAMAGED THE NEWS PAPER BOX AND THE HIGHWAY CREW WOULD HAVE RUN IT OVER THE NEWS PAPER ALONG WITH THE FORECLOSURE PAPERS AS THEY ARE TOGETHER, REMOVEING DEBRIS FROM THE ROAD FROM THE STORM OR IF

THE SUNDAYS NEW PAPER WAS STOLEN FROM THE NEWS PAPER BOX OUR HOME IS SEVEN HUNDERD FEET FROM THE MAIN ROAD WHERE THE NEWS PAPER BOX IS AND THE NEWS PAPER HAS BEEN STOLE

BEFORE??

WE WOULD HAVE BEEN SCREED, AND YOU NOW IT, AND YOU PLANDED IT THAT WAY. I THOUGHT ATTORNEYS HAD A HIGHER DEGREE FOR BEING HONEST UP FRONT AND MORE PROFESSIONAL ????????????

Your probably mad at me, because Patty found the foreclosure papers, that why you have failed to return my phone calls to your office that I made on 9-11-2006 at about 9-30 in the morning and again on 9-13 about 1-30 in the afternoon.

Furthermore, what I don't understand is that Country wide employees, Ms. Linda Cervantes and Ms. Sara Thomas that we spoke very clearly and polite to one another and they both said to me that I don't have any thing to worried about, there isn't a sale date yet, but I tried to explained to them that I have to hire a lawyer and this will cost thousands of dollars to answer to the fore closure papers with in thirty days of recite of the paper work, Then Ms. Sara Thomas ask me for an updated finance of what we could afford to spend, I gave her what she wanted, and Ms. Thomas said that we are pre qualified for payment modifications and that this would take about three to four weeks, again I ask her since we have a plan that I would need a letter from her for a sixty day extension on the foreclosure papers, she said that can only come from you.

Once again I tried to explain to Ms. Thomas that I had to answer the papers with in thirty days or Country wide will have a JUDGEMENT AGAINST OUR HOME, AND WE WILL LOSE OUR HOME, ITS JUST THAT SIMPLE, AND HOW DON'T YOU UNDERSTAD THIS, Ms. Thomas again tried to explain that there isn't a sale date yet And there is nothing to worried about , and that Country wide is only trying to help???????????????? Then I told her about the big news paper article, dated September 4, 2006, about a couple, Mr. Carl and Mrs. JoAnne Kelsoe that had there mortgage sold to other banks and then your company ended up with it, they said that they have cancel check for all of there payments, but you foreclosed on them any way, and the assistant attorney general Mr. Mark Hoops said that there looking in to the problem, but because you have a(judgement against them), it makes it harder for his office, to try to help, then your spokes women Ms. Ginny Zoroaster said she can't speak on this matter, and so why do you have any doubt about how upset and nerves Patty and I are, what don't you understand????????????????? What's the problem with you giving us a sixty day extension????????? And what happens whenI do prove that we are not late and should have never been in foreclosure????????? Do you rein burst us for the added expense and aggregation that you have caused us????????? What's the real reason why you won't call me back or simple fax a letter clearly giving us the sixty day extensions since your side needs at least four weeks in preparing the paper work????????????????????

I have read news papers articles on how banks and there lawyers make so much more money on foreclosing on homes, and they have said that this is really a wind fall of added money in there pocket.

Ms. Man field, we really don't want to go bankruptcy court, but you're forcing us to, even if I'm wrong in my figures, which I feel I'm not, I can still add the payments on to the remaining payments until the balance is paid off, and I'm up to date. I will wait until Friday September 22, 2006 for your response, the lawyer that I spoke to and that have

called your office, has said since both sides are working together to solve this problem, Then its standard procedure for the banks attorneys to give a sixty day extension with out any problems what so ever.

In the past, Spectrum lending and Country wide have been using the strong arm tactics In telling Patty and I that we have to refinance and this will save us about \$50,000,00 in thirty years, and our payments will go from \$1,205,51 , to \$1,205,00, and the closing cost will be \$16,000,00, so we will be(saving fifty one cents each month),(what a deal), but our mortgage will grow from about \$129,000,00 to about \$150,000,00, and on top of that, they keep on saying, trust us, we know what's best for you.

The constant phone calls or the paper work that was mailed to us or fax was getting us so overwhelmed, that I told them if they don't stop I'm going to call the New York Police. When I said that, they told me that there going to fix it for us, and they did just that, payments stared to take weeks to clear and some checks they never cashed at all, and then I would start to get the phone calls at night, telling us that were late, I have even had the loan officers yell and tell my wife and I, that there going to foreclose on our hone and have the police there to throw us out of our home, and there is no way that we can win, against Spectrum lending and Country wide, and we will destroy you and there's, nothing, we can do about it, and were nothing at all but a paycheck and a number, and know more.

Thank You

Patty and Doug
Patty and Doug

Checks not cashed and never returned

- # 2108-\$1205,51-date of check 1-20-04 February Payment.
- # 2415-\$1205,51-Date of check 4-03-05 March payment
- # 2551-\$1205,51-Date of check 9-16-05 October Payment
- # 2643-\$1205,51-Date of check 1-12-06 February Payment
- # 2749-\$1205,51-Date of check 6-29-06 July Payment

Checks not cashed and returned

- # 2764-\$1205,51-Date of check 8-06-06 August Payment
- #2773- \$4822,08-Date of check 8-25-06 September Payment and three extra payments

CC. list , mailed and fax to the following

Mr. Eliot Spitzer, New York Attorney General
The Capital , Albany New York, 12224-0341
Phone # 1-518-474-7330

Mr. Angelelo R. Mozilo Ceo
Country Wide Home Loans
Corporation Headquarters
4500 Park Granada
Calabasas, California, 91302
Phone # 1-818-225-3000
Fax # 1-818-225-4052

Transaction Processed

Page 1 of 1

ebrn68w is Logged on
Logon as a Different User

Research Service Center
Transaction Processed

Exit Application
Page Expires: 14:52


Your request submitted successfully!

Date Requested: 12/04/2006
Confirmation Number: 001056738100198
Account Number: 000011000911188367
Customer Name: PATRICIA DEMASI
Request Type: Check/Wd/Misc DR CR/Pymt/Savings
Bond-Single Photo Copy
Deliver to: Requestor
Delivery Option: Email

Expected Completion:

<4 copies - 24 Hours ~~~~~ 5 - 29 copies - 48 Hours ~~~~~ Incomplete Information - 72 Hours

>30 copies - Requestor will be notified

[Print Form](#) 

[Main Menu](#)

[Account Locate](#)

[Request Menu](#)

#1983 9/3/03 1205.51



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
AUG.16-SEP.17,2003	1 OF 2

00 14 03814M M 021

8572

PATRICIA DEMASI
DOUGLAS D DEMASI
1216 BEEKMAN RD
HOPEWELL JUNCTION NY 12533

HOPEWELL JUNCTION

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
448.42-	4	29,884.74	14	3,238.22	23	1,743.36	0.00	24,454.74

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
08-16-03	BEGINNING BALANCE			\$448.42-
08-20-03	INSUFFICIENT FUNDS FEE-AOL*ONLINE SERV ICE 0803		30.00	478.42-
08-22-03	INSUFFICIENT FUNDS FEE-AOL*ONLINE SERV ICE 0803		30.00	508.42-
08-25-03	DEPOSIT	3,800.00		3,291.58
08-26-03	M&T ATM CASH WITHDRAWAL ON 08/26 ROUTE 55 OFFICE,1100 ROUTE 55,LAGRANGEVILLE,NY		500.00	2,791.58
08-27-03	AOL*ONLINE SERV ICE 0803		28.90	2,762.68
08-28-03	CHECK NUMBER 1990		541.18	
08-28-03	SEARS ROEBUCK 1333 POUGHKEEPS		59.48	
08-28-03	BEEKMAN PHARMACY POUGHQUAG		51.96	2,110.06
09-03-03	US TREASURY 303 SOC SEC	1,201.00		
09-03-03	CHECK NUMBER 1983		1,205.51	
09-03-03	CHECK NUMBER 1984		400.58	
09-03-03	CHECK NUMBER 1987		280.60	
09-03-03	CHECK NUMBER 1988		130.00	
09-03-03	ATM CASH WITHDRAWAL ON 09/02 IBM HUDSON 415 RTE 376 SUITE HOPEWELL JUCTNY		101.00	
09-03-03	EFT SERVICE CHARGE		1.75	
09-03-03	CHECK NUMBER 1996		35.00	1,156.62
09-04-03	DEPOSIT	600.00		
09-04-03	ATM CASH WITHDRAWAL ON 09/04 IBM HUDSON 415 RTE 376 SUITE HOPEWELL JUCTNY		101.00	
09-04-03	EFT SERVICE CHARGE		1.75	
09-04-03	CHECK NUMBER 1989		81.60	1,572.27
09-05-03	NORTHERN HEART SPECIALISTBREWSTER		30.00	
09-05-03	SUNOCO HOPEWELL J		25.00	1,517.27
09-08-03	HOLIDAY INNS LAKE GEORG		191.97	
09-08-03	CHECK NUMBER 1998		116.00	
09-08-03	ATM CASH WITHDRAWAL ON 09/06 WALMART #2424 TICONDEROGA NY		101.50	



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
AUG.16-SEP.17,2003	2 OF 2

PATRICIA DEMASI
DOUGLAS D DEMASI

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
09-08-03	EFT SERVICE CHARGE		1.75	
09-08-03	M&T ATM CASH WITHDRAWAL ON 09/07		100.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			
09-08-03	CHECK NUMBER 1995		70.00	
09-08-03	CHECK NUMBER 1997		47.26	
09-08-03	CHECK NUMBER 1999		25.00	863.79
09-09-03	STOP PAYMENT FEE		30.00	
09-09-03	M&T ATM CASH WITHDRAWAL ON 09/09		100.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			733.79
09-10-03	CHECK NUMBER 2000		250.00	
09-10-03	M&T ATM CASH WITHDRAWAL ON 09/10		200.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			283.79
09-11-03	CHECK NUMBER 2002		30.49	
09-11-03	CHECK NUMBER 2001		25.00	228.30
09-17-03	DEPOSIT	24,283.74		
09-17-03	BEEKMAN PHARMACY POUGHQUAG		50.00	
09-17-03	TOTAL OF FEES FOR WITHDRAWALS BY CHECK		2.80	
09-17-03	FEE FOR CHECK RETURN OPTION		1.00	
09-17-03	SERVICE CHARGE		3.50	24,454.74
	ENDING BALANCE			\$24,454.74

CHECKS PAID SUMMARY

1983	09-03-03	1,205.51	1984	09-03-03	400.58	1987*	09-03-03	280.60
1988	09-03-03	130.00	1989	09-04-03	81.60	1990	08-28-03	541.18
1995*	09-08-03	70.00	1996	09-03-03	35.00	1997	09-08-03	47.26
1998	09-08-03	116.00	1999	09-08-03	25.00	2000	09-10-03	250.00
2001	09-11-03	25.00	2002	09-11-03	30.49			

M&T INSURANCE SERVICES UNDERSTANDS THAT YOU WANT TO PROTECT YOUR FAMILY FROM THE UNEXPECTED. THAT'S WHY WE OFFER LIFE, DISABILITY AND LONG-TERM CARE INSURANCE. STOP BY YOUR NEAREST M&T BANK BRANCH TODAY OR VISIT WWW.MANDTBANK.COM TO FIND OUT MORE. M&T INSURANCE SERVICES, A DIVISION OF M&T BANK N.A. UNDERSTANDING WHAT'S IMPORTANT. INSURANCE PRODUCTS: ARE NOT DEPOSITS * ARE NOT FDIC INSURED * ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY * HAVE NO BANK GUARANTEE * INSURANCE PRODUCTS ARE OBLIGATIONS OF THE INSURANCE COMPANIES THAT ISSUE THE POLICIES.



ACCOUNT NO.	ACCOUNT TYPE
11000911108367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
FEB.18-MAR.17,2005	1 OF 2

00 14 03814M M 021

PATRICIA DEMASI
DOUGLAS D DEMASI
1216 BEEKMAN RD
HOPEWELL JUNCTION NY 12533

HOPEWELL JUNCTION

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
223.84	7	6,145.00	14	3,852.07	16	1,159.04	0.00	1,357.73

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
02-18-05	BEGINNING BALANCE			\$223.84
02-18-05	DEPOSITED ITEM RETURNED		4.99	
02-18-05	RETURNED DEPOSITED ITEM FEE		10.00	208.85
02-22-05	DEPOSIT	500.00		
02-22-05	TWX*AOL SERVICE 0205		28.90	
02-22-05	CAPITAL ONE CHECK PYMT 000000000002378		25.00	654.95
02-23-05	CHECK NUMBER 2372		51.90	
02-23-05	KEYCREDITCARDPMT CHECK PYMT 000000000002376		50.00	
02-23-05	CHECK NUMBER 2377		25.00	
02-23-05	CHECK NUMBER 2374		25.00	
02-23-05	M&T ATM CASH WITHDRAWAL ON 02/23		20.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			483.05
02-24-05	CHECK NUMBER 2375		100.00	
02-24-05	ECHOSTAR COMMUNI DISHCKPYMT 000000000002373		49.80	333.25
02-25-05	US TREASURY 220 TAX REFUND	2,582.00		
02-25-05	M&T ATM CASH WITHDRAWAL ON 02/25		500.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			
02-25-05	CHECK NUMBER 2379		25.00	2,390.25
03-01-05	CHECK NUMBER 2385		200.00	2,190.25
03-02-05	DEPOSIT	300.00		
03-02-05	CHECK NUMBER 2383		1,205.51	
03-02-05	CHECK NUMBER 2380		400.00	
03-02-05	M&T ATM CASH WITHDRAWAL ON 03/02		300.00	
	HOPEWELL JNCT, RTE 82 & 376, HOPEWELL JNCT, NY			
03-02-05	CAPITAL ONE CHECK PYMT 000000000002382		100.00	484.74
03-03-05	US TREASURY 303 SOC SEC	1,259.00		
03-03-05	CHECK NUMBER 2384		109.72	
03-03-05	CHECK NUMBER 2381		100.00	
03-03-05	WM SUPERCENTER FISHKILL		8.05	1,525.97
03-04-05	DELL FINANCIAL CHECK PYMT 000000000002386		50.00	1,475.97



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
FEB.18-MAR.17,2005	2 OF 2

PATRICIA DEMASI
DOUGLAS D DEMASI

ACCOUNT ACTIVITY

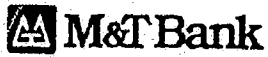
POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
03-07-05	DEPOSIT	400.00		
03-07-05	CHECK NUMBER 2067		1,205.51	670.46
03-08-05	CHECK NUMBER 2387		172.43	
03-08-05	CHECK NUMBER 0064		132.00	
03-08-05	CHECK NUMBER 2388		100.00	266.03
03-09-05	TOTAL OF CHECK PHOTOCOPY FEES		5.00	261.03
03-16-05	NY STATE TAX REFUND	1,004.00		
03-16-05	DEPOSIT	100.00		1,365.03
03-17-05	TOTAL OF FEES FOR WITHDRAWALS BY CHECK		2.80	
03-17-05	FEE FOR CHECK RETURN OPTION		1.00	
03-17-05	SERVICE CHARGE		3.50	1,357.73
	ENDING BALANCE			\$1,357.73

CHECKS PAID SUMMARY

64	03-08-05	132.00	2067*	03-07-05	1,205.51	2372*	02-23-05	51.90
2374*	02-23-05	25.00	2375	02-24-05	100.00	2377*	02-23-05	25.00
2379*	02-25-05	25.00	2380	03-02-05	400.00	2381	03-03-05	100.00
2383*	03-02-05	1,205.51	2384	03-03-05	109.72	2385	03-01-05	200.00
2387*	03-08-05	172.43	2388	03-08-05	100.00			

WHEN IT COMES TO INVESTMENTS, HOW DO YOU KNOW WHAT'S RIGHT FOR YOU? LET A FINANCIAL CONSULTANT HELP YOU PLAN AHEAD FOR EVERY STAGE OF YOUR LIFE. TO MAKE AN APPOINTMENT, CONTACT US AT WWW.MANDTBANK.COM/CONTACTINVESTMENTS OR VISIT YOUR NEAREST BRANCH.

INVESTMENTS: * ARE NOT FDIC-INSURED * HAVE NO BANK GUARANTEE * MAY LOSE VALUE
SEE ADDITIONAL DISCLOSURES AT WWW.MANDTBANK.COM/CONTACTINVESTMENTS.



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
APR.17-MAY.17,2004	1 OF 3

00 23 03814M M 021

PATRICIA DEMASI
DOUGLAS D DEMASI
1216 BEEKMAN RD
HOPEWELL JUNCTION NY 12533

HOPEWELL JUNCTION

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
491.35	5	13,661.00	23	11,587.95	27	2,472.39	0.00	92.01

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
04-17-04	BEGINNING BALANCE			\$491.35
04-19-04	BEEKMAN PHARMACY POUGHQUAG		111.47	
04-19-04	CHECK NUMBER 2143		35.00	
04-19-04	Chase Card Serv ACHPAYMENT 000000000002142		25.00	319.88
04-20-04	TWX*AOL SERVICE 0404		28.90	290.98
04-21-04	CHECK NUMBER 2145		96.20	
04-21-04	WM SUPERCENTER FISHKILL		38.59	
04-21-04	CHECK NUMBER 2140		35.00	121.19
04-22-04	CHECK NUMBER 2135		14.00	
04-22-04	CHECK NUMBER 2139		12.00	95.19
04-23-04	CHECK NUMBER 2144		147.00	
04-23-04	STOP & SHOP #517 HOPEWELL J		31.25	83.06-
04-26-04	INSUFFICIENT FUNDS FEE-CHECK NUMBER 2144		30.00	
04-26-04	INSUFFICIENT FUNDS FEE-STOP & SHOP #517		30.00	
04-26-04	CHECK NUMBER 2148		35.00	178.06-
04-27-04	REVERSE CHECK PAID	35.00		
04-27-04	INSUFFICIENT FUNDS FEE-CHECK NUMBER 2148		30.00	
04-27-04	FILENES ACCT PYMT 000000000002154		25.00	198.06-
04-28-04	DEPOSIT	12,000.00		
04-28-04	INSUFFICIENT FUNDS FEE-FILENES ACCT PY		30.00	11,771.94
04-29-04	CHECK NUMBER 2153		220.00	11,551.94
04-30-04	CHECK NUMBER 2155		3,300.00	
04-30-04	CHECK NUMBER 2148		35.00	8,216.94
05-03-04	US TREASURY 303 SOC SEC	1,226.00		
05-03-04	CAPITAL ONE CHECK PYMT 000000000002149		1,065.35	
05-03-04	CHECK NUMBER 2150		376.58	
05-03-04	ATM CASH WITHDRAWAL ON 04/30		302.00	
	KEYBANK NA ROUTE 55 POUGHQUAG NY			
05-03-04	EFT SERVICE CHARGE		1.75	
05-03-04	SEARS ROEBUCK 1333 POUGHKEEPS		178.53	



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
APR.17-MAY.17,2004	2 OF 3

PATRICIA DEMASI
DOUGLAS D DEMASI

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
05-03-04	M&T ATM CASH WITHDRAWAL ON 05/03 WAPPINGERS FL DI.1568 RTE 9,WAPPINGERS FALLS,NY		100.00	
05-03-04	DICK'S SPORTINGGOODS POUGHKEEPS		73.57	
05-03-04	CUMBERLAND 91804062 HOPEWELL		29.75	7,315.41
05-04-04	CHECK NUMBER 2122		1,205.51	
05-04-04	CHECK NUMBER 2147		1,205.51	
05-04-04	CHECK NUMBER 2115		1,205.51	
05-04-04	CHECK NUMBER 2146		961.14	
05-04-04	CHECK NUMBER 2151		50.00	2,687.74
05-05-04	CHECK NUMBER 2121		961.14	
05-05-04	CHECK NUMBER 2160		240.00	
05-05-04	M&T ATM CASH WITHDRAWAL ON 05/05 HOPEWELL JNCT,RTE 82 & 376,HOPEWELL JNCT,NY		100.00	1,386.60
05-06-04	ATM CASH WITHDRAWAL ON 05/05 KEYBANK NA ROUTE 55 POUGHQUAG NY		102.00	
05-06-04	EFT SERVICE CHARGE		1.75	
05-06-04	CHECK NUMBER 2158		93.20	
05-06-04	Chase Card Serv ACHPAYMENT 000000000002157		25.00	1,164.65
05-07-04	CHECK NUMBER 2116		961.14	
05-07-04	CHECK NUMBER 2152		82.17	
05-07-04	CHECK NUMBER 2156		25.00	96.34
05-10-04	DEPOSIT	300.00		
05-10-04	CHECK NUMBER 2161		194.85	
05-10-04	CHECK NUMBER 2159		132.00	
05-10-04	A&P #003 LA GRANGE		23.38	46.11
05-14-04	DEPOSIT	100.00		146.11
05-17-04	BEEKMAN PHARMACY POUGHQUAG		45.00	
05-17-04	TOTAL OF FEES FOR WITHDRAWALS BY CHECK		4.60	
05-17-04	FEE FOR CHECK RETURN OPTION		1.00	
05-17-04	SERVICE CHARGE		3.50	92.01
	ENDING BALANCE			\$92.01

CHECKS PAID SUMMARY

2115	05-04-04	1,205.51	2116	05-07-04	961.14	2121*	05-05-04	961.14
2122	05-04-04	1,205.51	2135*	04-22-04	14.00	2139*	04-22-04	12.00
2140	04-21-04	35.00	2143*	04-19-04	35.00	2144	04-23-04	147.00
2145	04-21-04	96.20	2146	05-04-04	961.14	2147	05-04-04	1,205.51



ACCOUNT NO	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
APR.17-MAY.17,2004	3 OF 3

PATRICIA DEMASI
DOUGLAS D DEMASI

CHECKS PAID SUMMARY

2148	04-26-04	35.00	2148R	04-27-04	35.00	2148	04-30-04	35.00
2150*	05-03-04	376.58	2151	05-04-04	50.00	2152	05-07-04	82.17
2153	04-29-04	220.00	2155*	04-30-04	3,300.00	2156	05-07-04	25.00
2158*	05-06-04	93.20	2159	05-10-04	132.00	2160	05-05-04	240.00
2161	05-10-04	194.85						

AT M&T BANK, WE ARE COMMITTED TO PROTECTING YOUR PERSONAL AND FINANCIAL INFORMATION. WHETHER YOU'RE BANKING ONLINE, BY PHONE OR AT ONE OF OUR BRANCHES WE WANT TO HELP YOU PROTECT YOUR PERSONAL INFORMATION AND FINANCIAL ASSETS BY PROVIDING YOU WITH HELPFUL ADVICE AND TIPS LOCATED AT WWW.MANDTBANK.COM/SECURITY IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE M&T TELEPHONE BANKING CENTER AT 1-800-724-2440.



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
JUN.18-JUL.15,2005	1 OF 3

00 26 03814M M 021

PATRICIA DEMASI
DOUGLAS D DEMASI
1216 BEEKMAN RD
HOPEWELL JUNCTION NY 12533

HOPEWELL JUNCTION

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
918.95	5	9,269.50	26	6,298.62	18	3,697.26	0.00	192.57

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
06-18-05	BEGINNING BALANCE			\$918.95
06-20-05	TWX*AOL SERVICE 0605		28.90	
06-20-05	SEARS PAYMENT CHECK PYMT 000000000002466		25.00	
06-20-05	SEARS PAYMENT CHECK PYMT 000000000002464		25.00	840.05
06-21-05	CHECK NUMBER 2451		103.51	
06-21-05	CHECK NUMBER 2465		100.00	
06-21-05	CHECK NUMBER 2460		62.16	
06-21-05	CHECK NUMBER 2471		170.00	404.38
06-22-05	CHECK NUMBER 2459		400.00	4.38
06-24-05	INCOMING FEDWIRE FUNDS TRANSFER 024069991 DORIS DEMASI-STANO 1186 B	7,800.00		7,804.38
06-27-05	AMERICAN EXPRESS CHECK PYMT 000000000002456		3,146.77	
06-27-05	CHECK NUMBER 2462		46.30	4,611.31
06-28-05	CHECK NUMBER 2463		229.79	
06-28-05	CHECK NUMBER 2476		165.82	
06-28-05	CHECK NUMBER 2461		150.39	
06-28-05	CHECK NUMBER 2467		99.60	
06-28-05	CHECK NUMBER 2470		99.31	
06-28-05	FILENES ACCT PYMT 000000000002473		55.19	
06-28-05	FILENES ACCT PYMT 000000000002472		50.00	
06-28-05	CAPITAL ONE ARC CHECK PYMT 000000000002474		50.00	
06-28-05	CHECK NUMBER 2458		75.71	3,635.50
06-29-05	NYS PARK RESERVATIONS BALLSTON SPA	110.50		
06-29-05	CHECK NUMBER 2457		1,205.51	
06-29-05	CHECK NUMBER 2422		1,205.51	
06-29-05	CAPITAL ONE ARC CHECK PYMT 000000000002475		50.00	1,284.98
06-30-05	CHECK NUMBER 2477		300.00	
06-30-05	CHECK NUMBER 2452		97.36	
06-30-05	AMERICAN EXPRESS CHECK PYMT 000000000002480		50.00	837.62
07-01-05	US TREASURY 303 SOC SEC	1,259.00		



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
JUN.18-JUL.15,2005	2 OF 3

PATRICIA DEMASI
DOUGLAS D DEMASI

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
07-01-05	CHECK NUMBER 2479		200.00	
07-01-05	DELL FINANCIAL CHECK PYMT 000000000002478		50.00	
07-01-05	CHECK NUMBER 2453		17.97	1,828.65
07-05-05	CHECK NUMBER 2455		55.90	
07-05-05	EXXONMOBIL CHECKPAYMT 000000000002481		50.00	1,722.75
07-06-05	CHECK NUMBER 2482		1,159.40	
07-06-05	CHECK NUMBER 2468		49.00	
07-06-05	CHECK NUMBER 2454		19.95	494.40
07-07-05	CHECK NUMBER 2483		109.45	
07-07-05	CHECK NUMBER 2485		50.00	
07-07-05	CHECK NUMBER 2486		50.00	
07-07-05	CHECK NUMBER 2484		75.98	208.97
07-11-05	PURCHASE ON 07/11		40.90	
	USPS 359096057 POUGHQUAG NY			
07-11-05	POS ATM FEE		0.50	167.57
07-12-05	DEPOSIT	50.00		217.57
07-14-05	DEPOSIT	50.00		
07-14-05	PURCHASE WITH CASH BACK ON 07/14		64.80	
	USPS 359096057 POUGHQUAG NY			
07-14-05	POS ATM FEE		0.50	202.27
07-15-05	TOTAL OF FEES FOR WITHDRAWALS BY CHECK		5.20	
07-15-05	FEE FOR CHECK RETURN OPTION		1.00	
07-15-05	SERVICE CHARGE		3.50	192.57
	ENDING BALANCE			\$192.57

CHECKS PAID SUMMARY

2422	06-29-05	1,205.51	2451*	06-21-05	103.51	2452	06-30-05	97.36
2453	07-01-05	17.97	2454	07-06-05	19.95	2455	07-05-05	55.90
2457*	06-29-05	1,205.51	2458	06-28-05	75.71	2459	06-22-05	400.00
2460	06-21-05	62.16	2461	06-28-05	150.39	2462	06-27-05	46.30
2463	06-28-05	229.79	2465*	06-21-05	100.00	2467*	06-28-05	99.60
2468	07-06-05	49.00	2470*	06-28-05	99.31	2471	06-21-05	170.00
2476*	06-28-05	165.82	2477	06-30-05	300.00	2479*	07-01-05	200.00
2482*	07-06-05	1,159.40	2483	07-07-05	109.45	2484	07-07-05	75.98
2485	07-07-05	50.00	2486	07-07-05	50.00			



ACCOUNT NO	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
JUN.18-JUL.15,2005	3 OF 3

PATRICIA DEMASI
DOUGLAS D DEMASI

M&T CHOICEQUITY, THE FLEXIBILITY TO CHOOSE FIXED RATE LOANS OR A LINE OF CREDIT ANYTIME. APPLY AT ANY M&T BANK BRANCH OR CALL THE M&T TELEPHONE BANKING CENTER AT 1-800-724-3222. EQUAL HOUSING LENDER.



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
DEC.17-JAN.17,2006	1 OF 2

00 5 03814M M 021

PATRICIA DEMASI
DOUGLAS D DEMASI
1216 BEBKMAN RD
HOPEWELL JUNCTION NY 12533

HOPEWELL JUNCTION

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
1,489.04	7	12,901.13	5	5,001.53	37	8,917.24	0.00	471.40

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
12-17-05	BEGINNING BALANCE			\$1,489.04
12-19-05	H&M #31 DANBURY		78.50	
12-19-05	VILLA MARISSA LAGRANGEVILLE		25.11	1,385.43
12-20-05	CHECK NUMBER 2141 X		1,205.51	
12-20-05	TWX*AOL SERVICE 1205		28.90	151.02
12-27-05	DEPOSIT	500.00		
12-27-05	AMERICAN EXPRESS CHECK PYMT 000000000002619		100.00	
12-27-05	USPS 3590960570 POUGHQUAG		4.42	
12-27-05	USPS 3590960570 POUGHQUAG		0.87	545.73
12-28-05	DEPOSIT	7,819.53		
12-28-05	SEARS PAYMENT CHECK PYMT 000000000002621		50.00	
12-28-05	GULF 91804061HOPEWELL JUNC		27.38	
12-28-05	SEARS PAYMENT CHECK PYMT 000000000002625		25.00	
12-28-05	FILENES ACCT PYMT 000000000002628		25.00	
12-28-05	WFNNB CREDITCARD CHECK PYMT 000000000002623		25.00	
12-28-05	PURCHASE ON 12/28		23.00	
	METRO-NORTH TV 877-886-6677 NY			
12-28-05	POS ATM FEE		0.50	8,189.38
12-29-05	CHECK NUMBER 2630		1,000.00	
12-29-05	GEMB RSF CHECKPAYMT 000000000002620		100.00	7,089.38
12-30-05	ECHOSTAR COMMUNI DISHCKPYMT 000000000002618		96.80	
12-30-05	KEYCREDITCARDPMT CHECK PYMT 000000000002624		50.00	
12-30-05	SEARS PAYMENT CHECK PYMT 000000000002622		25.00	
12-30-05	INSUFFICIENT FUNDS FEE-CHECK NUMBER 2630		35.00	
12-30-05	INSUFFICIENT FUNDS FEE-GEMB RSF CHECKPA		35.00	
12-30-05	INSUFFICIENT FUNDS FEE-ECHOSTAR COMMUNI DISHCKP		35.00	
12-30-05	INSUFFICIENT FUNDS FEE-KEYCREDITCARDPMT CHECK P		35.00	
12-30-05	INSUFFICIENT FUNDS FEE-SEARS PAYMENT CHECK P		35.00	6,742.58
01-03-06	DEPOSIT	2,500.00		
01-03-06	US TREASURY 303 SOC SEC	1,311.00		



ACCOUNT NO.	ACCOUNT TYPE
11000911188367	PAY AS YOU GO CHECKING

STATEMENT PERIOD	PAGE
DEC.17-JAN.17,2006	2 OF 2

PATRICIA DEMASI
DOUGLAS D DEMASI

ACCOUNT ACTIVITY

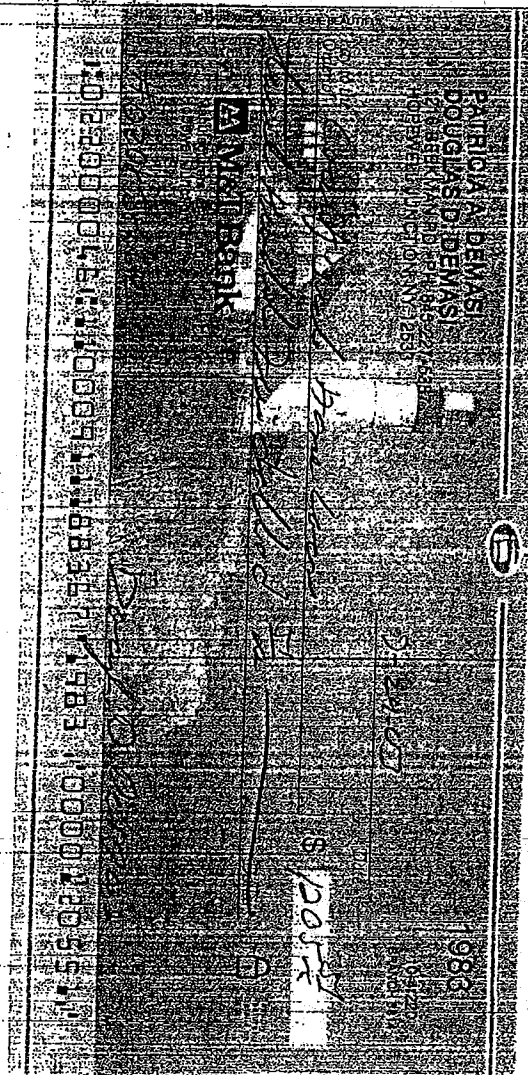
POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
01-03-06	CAPITAL ONE ARC CHECK PYMT 000000000002627		100.00	
01-03-06	CAPITAL ONE ARC CHECK PYMT 000000000002626		25.00	
01-03-06	INSUFFICIENT FUNDS FEE-CAPITAL ONE ARC CHECK P		35.00	
01-03-06	INSUFFICIENT FUNDS FEE-CAPITAL ONE ARC CHECK P		35.00	10,358.58
01-04-06	H&M #12 POUGHKEEPSIE	70.60		
01-04-06	CHECK NUMBER 2629		1,205.51	9,223.67
01-05-06	DEPOSITED ITEM RETURNED		7,696.03	
01-05-06	RETURNED DEPOSITED ITEM FEE		10.00	
01-05-06	CHECK NUMBER 2583*		1,205.51	312.13
01-09-06	PURCHASE ON 01/07		40.00	
01-09-06	METRO-NORTH TV 877-886-6677 NY			
01-09-06	POS ATM FEE		0.50	271.63
01-10-06	DEPOSIT	300.00		571.63
01-11-06	CHECK NUMBER 2589		385.00	
01-11-06	M&T ATM CASH WITHDRAWAL ON 01/11		50.00	
01-11-06	HOPEWELL JUNCT, RTE 82 & 376, HOPEWELL JUNCT, NY			
01-11-06	BEEKMAN PHARMACY POUGHQUAG		40.00	96.63
01-12-06	DEPOSIT	400.00		496.63
01-13-06	NORTHERN HEART SPECIALBREWSTER		15.00	481.63
01-17-06	USPS 3539459550 HOPEWELL JUNC		4.73	
01-17-06	TOTAL OF FEES FOR WITHDRAWALS BY CHECK		1.00	
01-17-06	FEE FOR CHECK RETURN OPTION		1.00	
01-17-06	SERVICE CHARGE		3.50	471.40
	ENDING BALANCE			\$471.40

CHECKS PAID SUMMARY

2141	12-20-05	1,205.51	2583*	01-05-06	1,205.51	2589*	01-11-06	385.00
2629*	01-04-06	1,205.51	2630	12-29-05	1,000.00			

DO YOUR TAXES WITH TURBOTAX(R) ONLINE(SM). BROUGHT TO YOU BY M&T! IT'S EASY. THERE IS NO SOFTWARE TO DOWNLOAD OR INSTALL. FILE YOUR RETURN ELECTRONICALLY TO GET YOUR REFUND FASTER. THE EASYSTEP(R) INTERVIEW ASKS SIMPLE QUESTIONS AND PLACES YOUR ANSWERS INTO IRS APPROVED FORMS. THERE IS NO RISK - TRY IT BEFORE YOU PAY! GET STARTED AT WWW.MANDTBANK.COM/TURBOTAX!

TURBOTAX AND EASYSTEP ARE REGISTERED TRADEMARKS AND TURBOTAX ONLINE IS A SERVICE MARK OF INTUIT INC.



5

DO NOT SIGN / WRITE BELOW THIS LINE
FOR FINANCIAL INSTITUTIONS MESSAGE ONLY

BANK OF AMERICA
 111900057
 08/29/03

08/29/83 1109

0159699 09-03-07
067999 55757
I LOD KY

SECRET

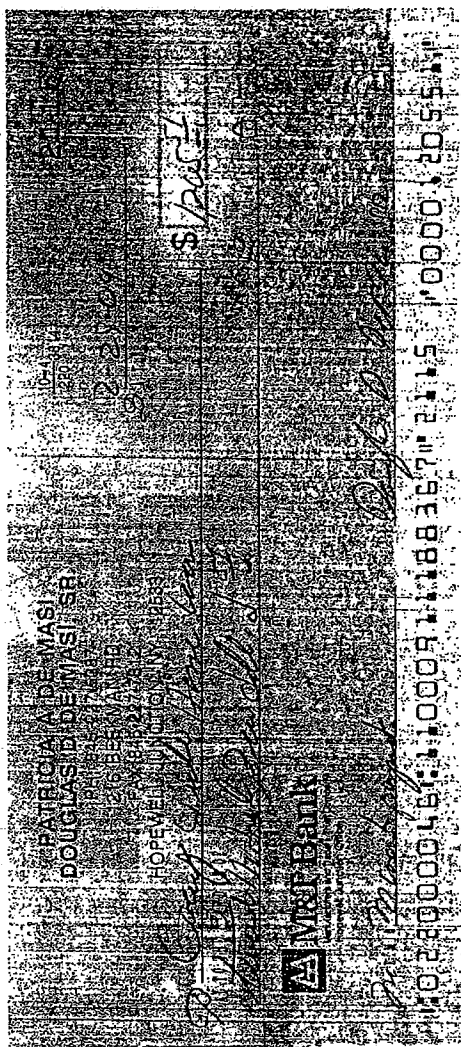
09/07/2021 08:47

09/02/03 32 32 666

6666

SECRET

[illegible]



MP

BANK ONE NA
#1119000574
05/03/04

1002899099 05-04-04 7646 39 00000002 00000175
85067999 50340112 00000002 00000175
LPSI LOU KY

060000 074513 012 022000046 CREDIT WITHIN
050001 00000000 HUE 45
02200001 05 0001 05/03/04 20 9999
MOT BANK 00000001 0001 07005 006

00000175 1400570750

三

AMERICAN BANK

PATRICIA A DE MASI
DOUGLAS D DE MASI SR
PHILIP J DE MASI
11000 RIVERVIEW AVE
HOBEWEN, NJ 08041

90 days

2583

12.06.08

\$1,205.51

100000451110008118835712583100000120551

0213-8500-1
01022006
CMT-0571 TRC-0674 PK-03
2551150022

123407 02200001955001000005 01R1M.885.2257.79999
CREDITED WITHIN NAME PAYEE
#3200236372 PM CNTRYWIDE BK. DALLAS, TX, P. E. G.
25502 01030001955001000005 01R1M.885.2257.79999

123407 02200001955001000005 01R1M.885.2257.79999

[illegible]



1940

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
 Print your name and address on the reverse so that we can return the card to you.
 Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

Country Wide Home Loans
 P.O. Box 660694
 Dallas Texas
 75260-0694

Article Number

(Transfer from service label)

7002 0860 0006 6704 9078

UNITED STATES POSTAL SERVICE



First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box •

D.O. DeMars, Jr.
 1216 Beckman Rd
 Hopeville NY
 12533

U.S. Postal Service

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$ 0.37	UNIT ID: 6704 2004 Clerk: KB3537 01/30/04 Poughquag NY
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	

Sent To

Country Wide Home Loans
 Street, Apt. No.,
 or PO Box No. P.O. Box 660694

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ YesNote check

Received by
 Country Wide
 but not cashed
 for February payment
 2004
 #2108 - still not
 cashed
 1-20-2004
 \$1205.97

UNITED STATES
 POSTAL SERVICE

**** WELCOME TO ****

POUGHQUAG, NY

POUGHQUAG, NY 12570-9998

01/30/04 10:33AM

Store USPS
 Wkstn. sys6003
 Cashier's Name
 Stock Unit Id
 PO Phone Number
 USPS #

Trans. 7
 Cashier: KB3537
 EDIE
 SIAE01E
 800-275-8177
 3590960570

1. First Class
 Destination: 75260 4.42
 Weight: 0.2062
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37
 SERVICES
 Certified Mail: 2.30
 Return Receipt: 1.75

Subtotal
 Total: 4.42

Cash
 Change Due: 10.00
 Cash: 5.56

Number of Items Sold: 1



***** WELCOME TO *****

POUGHQUAG MPO

POUGHQUAG, NY 12570-9998

11/24/04 02:18PM

Store USPS Trans 132
 Wkstn sys5003 Cashier KKKF70
 Cashier's Name DAVE
 Stock Unit Id SIADAVE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. 7.40 Hal Orn PSBk 7.40
 Subtotal 7.40
 Total 7.40

Cash 50.00
 Change Due
 Cash 42.60

Order stamps at USPS.com/shop or call
 1-800-Stamp24. Go to
 USPS.com/clicknship to print shipping
 labels with postage. For other
 information call 1-800-ASK-USPS.

Number of Items Sold: 1

Thank You
 Please come again!



***** WELCOME TO *****

POUGHQUAG MPO

POUGHQUAG, NY 12570-9998

11/24/04 02:19PM

Store USPS Trans 133
 Wkstn sys5003 Cashier KKKF70
 Cashier's Name DAVE
 Stock Unit Id SIADAVE
 PO Phone Number 800-275-8777
 USPS # 3590960570

1. First Class 4.42
 Destination: 75266
 Weight: 0.40 oz.
 Postage Type: PVI
 Total Cost: 4.42
 Base Rate: 0.37

SERVICES
 Certified Mail 2.30
 70041160000172892215
 Rt Receipt (Green Card) 1.75

Subtotal 4.42
 Total 4.42

Cash 20.00
 Change Due
 Cash 15.58

Number of Items Sold: 1

Thank You
 Please come again!

7004 1160 0001 7289 2215

U.S. Postal Service TM		CERTIFIED MAIL[®] RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)			
For delivery information visit our website at www.usps.com			
DATE: 11/24/04		OFFICIAL USE	
Postage	\$ 0.37	UNIT ID: 0570	
Certified Fee	2.30		
Return Receipt Fee (Endorsement Required)	1.75	Postmark Here	
Restricted Delivery Fee (Endorsement Required)		Clerk: KKKF70	
Total Postage & Fees	\$ 4.42	11/24/04	
Sent To Credit Union Home Loan Street, Apt. No. or PO Box No. 0100 660694 City, State, ZIP+4 Dallas Texas 75266-0694			
PS Form 3800, June 2002		See Reverse for Instructions	

Patty and Doug De Masi Sr.
1214 Beekman Road
Hopewell Jct. NY 12533
845 227 5387, Fax 227 7312

August 9, 2007

Subject Matter
Index # 06-4637
File date, 8-15-2006

Certified Mail Only

To whom it may concern,

Enclosed are exact copy's of our new credit reports from the three major credit company's . Please note that all three credit company's did their (own extensive research) on Patty and I. All three had the same out come for Patty and I, we were all ways telling the truth, and Country Wide Home Loans are crooked and liars its just that simple.

All three credit companies did a complete turn around on our credit rating, going from the bottom of the barrel to the top of the barrel. All three credit companies believe Patty and I, that we have all ways paid Country Wide Home Loans on time, all the time.

All of our mortgage payments were made by the United States Postal Service, Certified Mail Recites With Return Recite Requested. And all of our cancel mortgage checks and mail recites for each month coincide with one another, clearly proves that Patty and I were all ways telling the truth .

We proved 100% that Country Wide Home Loans did in fact change their own computer spread sheets, and hold on to our mortgage checks for weeks and longer for one reason and one reason only, to report us late to all the credit companies and destroy our credit rating, costing us hundreds of thousands of dollars, all because we said no to Full Spectrum Lending, a subsidiary company of Country Wide Home Loans.

Its nice to know that once in a while the little guy wins.

Thank you

Patty and Doug De Masi Sr.
Patty and Doug De Masi Sr.

TELEFAX
 RELIGIOUS GIFTS & BOOKS
 COPY CENTER
 845-221-0308

 15:24 08-09-2007
 MC NO.0000 6974
 144x @0.09
 COPY SERVICE \$12.96T1

 SUBTOTAL \$12.96
 TAX1 \$1.07
 TOTAL-TAX \$1.07

TOTAL \$14.03
 CASH \$14.03
 CHANGE \$0.00
 THANK YOU FOR SHOPPING @
 TELEFAX WE APPRECIATE
 YOUR BUSINESS
 HAVE A BLESSED DAY

=====
 POUGHQUAG MPD
 POUGHQUAG, New York
 125709998
 3590960570-0098
 08/09/2007 (800)275-8777 04:53:16 PM
 =====

Sales Receipt			
Product Description	Sale Unit Qty	Price	Final Price
NEW YORK NY 10004			\$1.82
Zone-2 First-Class			
Large Env			
6.70 oz.			
Return Rcpt (Green Card)			\$2.15
Certified			\$2.65
Label #:	70070220000071511386		
Issue PVI:			\$6.62
POUGHKEEPSIE NY			\$1.82
12601 Zone-1			
First-Class Large			
Env			
6.70 oz.			
Return Rcpt (Green Card)			\$2.15
Certified			\$2.65
Label #:	70070220000071510952		
Issue PVI:			\$6.62

=====
 Total: \$13.24

Paid by:
 Cash \$15.00
 Change Due: -\$1.76

Order stamps at USPS.com/shop or
 call 1-800-Stamp24. Go to
 USPS.com/clicknship to print
 shipping labels with postage. For
 other information call
 1-800-ASK-USPS.

Bill#:1000200296001
 Clerk:03

All sales final on stamps and postage.
 Refunds for guaranteed services only.
 Thank you for your business.

 HELP US SERVE YOU BETTER

Go to: <http://gx.gallup.com/pos>

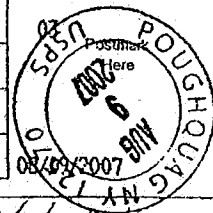
TELL US ABOUT YOUR RECENT
 POSTAL EXPERIENCE

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

NEW YORK NY 10004 **OFFICIAL USE**

Postage	\$	\$1.82	0570
Certified Fee		\$2.65	
Return Receipt Fee (Endorsement Required)		\$2.15	
Restricted Delivery Fee (Endorsement Required)		\$0.00	
Total Postage & Fees	\$	\$6.62	



Sent To
 Banking Department of State of New York
 Street, Apt. No.,
 or PO Box No. One State Street
 City, State, ZIP+4
 New York, NY 10004-1417
 PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Banking Department
 State of New York
 One State Street
 New York, NY 10004-1417

PAID-MD CAMERON

2. Article Number

(Transfer from service label)

7007 0220 0000 7151 1386

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Address

B. Receipt **RECEIVED**

C. Date of Delivery

- D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

NYS Banking Department

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? ☐ Yes

UNITED STATES POSTAL SERVICE NEW YORK NY 100

14 AUG 2007 PM 2 IT

First-Class Mail[®]
 Postage & Fees Paid
 USPS[®]
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

P. D. DeMars, Jr.
 1214 Beckman Rd
 Hopewell NJ
 07533

2550 1512 0000 0220 0952

7007 0220 0000 7151 0952

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

FOUR KEYS™ NE 12601

Postage	\$ 1.82
Certified Fee	\$2.65
Return Receipt Fee (Endorsement Required)	\$2.15
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 6.62

08/09/2007

Sent To
 Supreme Court with State of NY
 Street, Apt. No.,
 or PO Box No. 14 Manhattan Street
 City, State, ZIP+4
 Poughkeepsie NY 12601

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Supreme Court
 of the State of NY
 10 Manhattan Street
 Poughkeepsie, NY 12601

2. Article Number
 (Transfer from serial number)
 PS Form 3811, F

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 [Signature]

B. Received by (Printed Name)
 H. J. [Signature]

C. Date of Delivery
 8-10

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

7007 0220 0000 7151 0952

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE

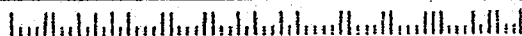
P.O. BOX 12601 NY 12601

10 AUG 2007 PM 3

First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-40

• Sender: Please print your name, address, and ZIP+4 in this box •

P + O. DEMAN SR
 1214 Beckman Rd
 Hightstown NJ
 08520



P.O. Box 105518
Atlanta, GA 30348

July 31, 2007

EQUIFAX



To Start An Investigation, Please Visit Us
www.investigate.equifax.com

001326



000596054-1326
Douglas D Demasi
1214 Beekman Rd
Hopewell Junction, NY 12533-5578

Dear Douglas D Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by >>>)

>>> We have researched the credit account. Account # - 2083* The results are: The status of this account has been updated. If you have additional questions about this item please contact: Countrywide, 400 Countrywide V Simi Valley, CA 93065-6298

Answers To Your Questions

*** In reference to New York State Law:**

The comment "Consumer disputes this account" is a requirement under New York state law for current residents of New York state. This comment displays for credit and public record information that has been disputed where our checking has not resolved any remaining differences between the source of the information and your original dispute with them. This comment will appear whenever the file is accessed together with the disputed information. The comment may remain a part of the credit history as long as the disputed item appears on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

American General Financial

2465 S. Broad St. Spos. Trenton NJ 08610-04700 (856) 734-8510

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
1102253402926*	11/2002					51		

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
06/2007			06/2007	\$200	\$25	07/2006						

Current Status - Contact The Credit Grantor For Status: Type of Loan - Charge Account: ADDITIONAL INFORMATION - Consumer Disputes This Account Information:

Account History 05/2004 04/2004 03/2004 02/2004 01/2004 12/2003

with Status Codes 4 4 4 4 3 2

Chase Manhattan Mortgage Co. 10739 Rancha Bernardo Rd. San Diego CA 92127-5705 (619) 574-1500

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
1526*	10/2002		\$125,000	30 Years		19	Paid and Closed	

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
06/2004	\$0		06/2004		\$961	06/2004						06/2004

Current Status - Pays As Agreed: Type of Account - Installment: Type of Loan - Conventional Re Mortgage: Whose Account - Shared, But Otherwise Undesignated:

Account History 05/2004 02/2004

with Status Codes 1 1

Countrywide Home Loans 400 Countrywide Way, Suite Valley CA 93065-6299 (800) 669-5667

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
2083*	03/2002			30 Years	Monthly	46		

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
07/2007			02/2007		\$1,238	04/2006						

Current Status - Contact The Credit Grantor For Status: Type of Loan - Conventional Re Mortgage: ADDITIONAL INFORMATION - Consumer Disputes This Account:

Fremont Investment & Loan 3119 E. Grand Rd. Ste 510, Ontario CA 91761-1223 (800) 776-7511

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
700004*	03/2002		\$131,000			5	Transfer/Sold/Paid	

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
07/2007	\$0		08/2002		\$1,205	08/2002						09/2002

Current Status - Pays As Agreed: Type of Account - Mortgage: Whose Account - Shared, But Otherwise Undesignated: ADDITIONAL INFORMATION - Account Transferred or Sold:

Manufactures & Traders Trust 489 Mitchell St. Ms 501-34, Dorothy Day, Millsboro DE 19966-9408 (776) 842-4290

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
1000017294002*	04/2004		\$12,000	13 Months		2	Paid and Closed	

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
06/2004	\$0		06/2004		\$1,037	06/2004						

Current Status - Pays As Agreed: Type of Account - Installment: Type of Loan - Secured: Whose Account - Maker:

Manufactures & Traders Trust 489 Mitchell St. Ms 501-34, Dorothy Day, Millsboro DE 19966-9408 (776) 842-4290

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mins Paid	Activity Description	Creditor Classification
1000016588040*	06/2002		\$18,000			3		

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of	Date Mail	Charge Off	Deferred Pay	Balloon Pay	Balloon Pay Date	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Payment Amount	Last Activity	Del. 1st Paid	Amount	Start Date	Amount		Closed
10/2002	\$0				\$409	09/2002						

Current Status - Pays As Agreed: Type of Account - Installment: Whose Account - Maker: ADDITIONAL INFORMATION - Account Paid/Zero Balance, Home Improvement Loan:

(Continued On Next Page)

Page 3 of 6

7212021608A16-000596054-1326-10676-AS

u

Company Information		Inquiry Dates
EMSAmerican Home Mortgage: DELTA FUNDING CORP		
Acrane: TRIBECA LENDING CORP		06/29/2007
521 W Maxwell Ave Spokane, WA 99201-2417 Phone: (509) 462-4976		06/07/2007
Factuel Data: 2250 THE MORTGAGE TE		04/30/2007
5200 Hains Peak Dr 24HCS005471MS		
24HCS005132MS Loveland, CO 80538-8852		
Fis Credit Services: FIDELITY BORROWING M		03/12/2007 01/23/2007 01/22/2007
12401-1344	918 Ulster Ave Kingston, NY	
First American Credco: HOME LOAN CTR INC DB		01/18/2007 06/14/2006
12395 First American Way Poway, CA 92064-6897 Phone: (602) 637-2422		
Landsale Credit: CONCORD MORTGAGE COR		11/21/2006
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692		
Genb		10/13/2006 06/21/2006
45401-0276	PO Box 276 Dayton, OH	
Chobnovis: 376 DUTCHESS COUNTY		09/21/2006
PO Box 1838 Columbus, OH 43216-1838 Phone: (677) 237-8317		
First American Credco-Fremont: FREMONT INVESTMENT A		09/16/2006
12385 First American Way Poway, CA 92064-6897 Phone: (602) 986-4343		
Consolidated Information Service: ASAP MORTGAGE INC		08/21/2006 04/18/2006
227 US Hgway 206 Flanders, NJ		
07836-9110		
M & T Bank Direc		08/08/2006
Aames Funding Corporation		06/05/2006
90071-3406	350 S Grand Ave # 5200 Los Angeles, CA	
Wilmington Finance		06/05/2006
1 9462-1650	401 Plymouth Rd 4th Fl Plymouth Meeting, PA	
First American Credco: FREEDOM MORTGAGE		06/05/2006
92064-6897	12395 First American Way Poway, CA	
Chobnovis: 230 M T SALES HUDSON		12/07/2005
PO Box 1838 Columbus, OH 43216-1838 Phone: (677) 237-8317		
Landsale Credit: COUNTRYWIDE FSID		10/27/2005
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692		

P.O. Box 105518
Atlanta, GA 30348

June 22, 2007

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

001340



000592024-1340
Patricia A Demasi
1214 Beekman Rd
Hopewell Junction, NY 12533-5578

Dear Patricia A Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by 1)

>>> **We have reviewed your concerns and our conclusions are:**

Countrywide home loan /20838162 is currently not reporting on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by 7. This section includes open and closed accounts reported by credit grantors.)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor			Amount Past Due - The Amount Past Due as of the Date Reported		
Date Acct. Opened - The Date that the credit grantor opened the account			Date of Last Payment - The Date of Last Payment		
High Credit - The Highest Amount Charged			Actual Pay Amt - The Actual Amount of Last Payment		
Credit Limit - The Highest Amount Permitted			Sched Pay Amt - The Requested Amount of Last Payment		
Terms Duration - The Number of Installments or Payments			Date of Last Activity - The Date of the Last Account Activity		
Terms Frequency - The Scheduled Time Between Payments			Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported		
Months Reviewed - The Number of Months Reviewed			Charge Off Amt - The Amount Charged Off by Creditor		
Activity Description - The Most Recent Account Activity			Deferred Pay Date - The 1st Payment Due Date for Deferred Loans		
Creditor Class - The Type of Company Reporting The Account			Balloon Pay Amt - The Amount of Final(Balloon) Payment		
Date Reported - The Month and Year of the Last Account Update			Balloon Pay Date - The Date of Final(Balloon) Payment		
Balance Amount - The Total Amount Owed as of the Date Reported			Date Closed - The Date the Account was Closed		
Account History			Account History		
Status Code			Status Code		
Descriptions			Descriptions		
1: 30-59 Days Past Due	2: 60-89 Days Past Due	3: 90-119 Days Past Due	4: 120-149 Days Past Due	5: 150-179 Days Past Due	6: 180 or More Days Past Due
				G: Collection Account	H: Foreclosure
				J: Voluntary Surrender	K: Repossession
				L: Charge Off	

American Express PO Box 297871 Fort Lauderdale FL 33328-7871 (800) 874-2717

Account Number	44974663701233*	Date Opened	05/2005	High Credit	\$2,458	Credit Limit	\$2,700	Terms Duration	1	Months Rev	1	Activity Description	Closed	Creditor Classification	
Items As of	Balance	Date Reported	01/2006	Amount	Past Due	Date of	12/2005	Actual	Payment	Amount	Scheduled	Payment	Amount	Date of	01/2006
						Last Activity									

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Association Terminated; ADDITIONAL INFORMATION - Account Closed By Credit Grantor;

Capital One, Inc PO Box 26030 Richmond VA 23260-0300

Account Number	517805241451*	Date Opened	02/2004	High Credit	\$1,290	Credit Limit		Terms Duration	Monthly	Months Rev	40	Activity Description		Creditor Classification	
Items As of	Balance	Date Reported	06/2007	Amount	Past Due	Date of	05/2007	Actual	Payment	Amount	Scheduled	Payment	Amount	Date of	06/2007
						Last Activity									

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;

Account History

with Status Codes

1

10/2006

1

1

1

1

1

1

1

1

1

1

1

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Activity Classification
Seas/Cbsd 13200 Smith Rd Cleveland OH 44130-7002	05/2005	\$1,012	\$950	Monthly	24			
512107505291*	05/2007	\$868	\$26	Monthly	06/2007		Deferred Pay Start Date	Balloon Pay Pay Date
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Date Mtd Del. 1st Pmt	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Pay Date
06/2007 \$868	05/2007 \$50	\$50	\$26	06/2007	06/2007			
Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;								
Toyota Motor Credit Corp 5005 N River Blvd NE Cedar Rapids IA 52411-8634								
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Credit Classification
7040226140954*	03/2003	\$18,744	\$401	Monthly	8			
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Date Mtd Del. 1st Pmt	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Pay Date
12/2003 \$0	12/2003 \$17,070	\$17,070	\$401	12/2003	12/2003			
Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account;								
Inquiries that display to companies (may impact your credit score) This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.								
Company Information								
Acraetobs Branch: TRIBECA LENDING CORP PO Box 5993 Mtg Dept Spokane, WA 99205-2020 Factual Data: 2250 THE MORTGAGE TE 5200 Hahns Peak Dr 24HOGS005471MS 24HOGS005132MS Loveland, CO 80538-8852 Fis Credit Services: FIDELITY BORROWING MI 918 Ulster Ave Kingston, NY 12401-1344 Gamb 45401-0276 Obchnovis: 376 DUTCHESS COUNTY PO Box 1838 Columbus, OH 43216-1838 Phone: (677) 237-8317 First American Credco-Fremont: FREMONT INVESTMENT A 12385 First American Way Poway, CA 92064-6897 Phone: (800) 986-4343 Consolidated Information Serv: ASAP MORTGAGE INC 227 US Highway 206 Randers, NJ 07836-9110 First American Credco: HOME LOAN CTR INC DB 12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422 Ames Funding Corporation 350 S Grand Ave # 5200 Los Angeles, CA 90071-3406 First American Credco: FREEDOM MORTGAGE 12395 First American Way Poway, CA 92064-6897 Wilmington Finance 401 Plymouth Rd 4th Fl Plymouth Meeting, PA 19462-1650								

Company Information		Inquiry Date(s)
ND-Choicepoint:UNITRIN GRP UNITRIN		08/22/2006
Alphaetta, GA 30005-4101		
1000 Alderman Dr Insurance P&C Underwriting		

**** End of Credit File ****

*** 169005454-015 ***

P.O. Box 2000
Chester, PA 19022



07/19/2007 TransUnion.

POBRBI00200726-I008701
DOUGLAS D. DEMASI SR.
1214 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533



Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

File Number: 169005454
Page: 1 of 6
Date Issued: 07/19/2007


TransUnion.

Personal Information

Name: DOUGLAS D. DEMASI SR.

SSN: XXX-XX-4003
Date of Birth: 10/1952
Telephone: 227-5387
Your SSN is partially masked for your protection.

Other Names: DEMASI, DOUG
You have been on our files since 12/1983

CURRENT ADDRESS

Address: 1214 BEEKMAN RD
HOPEWELL JUNCTION, NY 12533
Date Reported: 01/2004

PREVIOUS ADDRESS

Address: 1216 BEEKMAN RD B
HOPEWELL JUNCTION, NY 12533
Date Reported: 04/2003
Address: 31 SHERWOOD FRST F
WAPPINGERS FALLS, NY 12590

EMPLOYMENT DATA REPORTED

Employer Name: SELF EMPLOYED
Date Reported: 06/2006

Position: EVENT DESIGNER
Hired:

Employer Name: DOUGLAS BUILDERS INC
Date Reported: 12/1999

Position:
Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with "MED1", it includes medical information and the data following "MED1" is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years.

DUTCHESS COUNTY CLERK Docket #: 9495

22 MARKET STREET
COUNTY OFC BLDG
POUGHKEEPSIE, NY 12601
(845) 486-2120

Type: PAID FEDERAL TAX LIEN
Court Type: COUNTY CLERK
Date Paid: 01/2001

Date Filed: 03/1994
Responsibility: INDIVIDUAL DEBT
Plaintiff: IRS
Amount: \$10,468

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 718

22 MARKET STREET
COUNTY OFC BLDG
POUGHKEEPSIE, NY 12601
(845) 486-2120

Type: PAID FEDERAL TAX LIEN
Court Type: COUNTY CLERK
Date Paid: 01/2001

Date Filed: 04/1991
Responsibility: INDIVIDUAL DEBT
Plaintiff: IRS
Amount: \$251

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 735

22 MARKET STREET
COUNTY OFC BLDG
POUGHKEEPSIE, NY 12601
(845) 486-2120

Type: PAID FEDERAL TAX LIEN
Court Type: COUNTY CLERK
Date Paid: 05/2001

Date Filed: 12/1990
Responsibility: INDIVIDUAL DEBT
Plaintiff: IRS
Plaintiff Attorney: ROCCO V PESCE 00
Amount: \$4,837

Estimated date that this item will be removed: 04/2008

07/19/2007

Late Payments (48 months)	30	60	90+
	0	0	0

Last 48 months

OK may	OK apr	OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun
OK may	OK apr	OK mar	OK feb	OK '05	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '04	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun

Consumer Credit Report for DOUGLAS D. DEMASI SR.

File Number: 169005454
 Page: 5 of 6
 Date Issued: 07/19/2007


 TransUnion.
CONCORD MORTGAGE COR VIA LANDSAFE CREDIT

155 N LAKE AVE
 MS 3-162
 PASADENA, CA 91101
 Phone number not available
 Requested On: 11/21/2006 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

FREMONT INVESTMENT A VIA FAC/FREMONTN

12395 FIRST AMERIC
 POWAY, CA 92064
 (800) 986-4343
 Requested On: 09/16/2006 Inquiry Type: AUTHORIZED
 Permissible Purpose: CREDIT TRANSACTION

HOME LOAN CTR INC DB VIA FAC/REP MTG

12395 FIRST AMERIC
 POWAY, CA 92064
 (800) 637-2422
 Requested On: 06/14/2006 Inquiry Type: AUTHORIZED
 Permissible Purpose: CREDIT TRANSACTION

FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO

12385 FIRST AMERIC
 POWAY, CA 92064
 (800) 986-4343
 Requested On: 06/05/2006 Inquiry Type: AUTHORIZED
 Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517
 PANTHER VALLEY VIL
 ALLAMUCHY, NJ 07820
 (908) 813-8555
 Requested On: 04/18/2006 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL

155 N LAKE AVE
 MS 3-162
 PASADENA, CA 91101
 Phone number not available
 Requested On: 10/27/2005 Inquiry Type: PARTICIPANT
 Permissible Purpose: CREDIT TRANSACTION

376 DUTCHESS COUNTY VIA CBC COMPANIES

PO BOX 1838
 COLUMBUS, OH 43216
 (877) 237-8317
 Requested On: 09/21/2006 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517
 PANTHER VALLEY VIL
 ALLAMUCHY, NJ 07820
 (908) 813-8555
 Requested On: 08/21/2006 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

AAMES CORP VIA TU SETTLEMENT SOLUTIONS

6200 OAK TREE BLVD
 SUITE 140
 INDEPENDENCE, OH 44131
 (800) 308-3976
 Requested On: 06/05/2006 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

WILMINGTON FINANCE VIA WILMINGTON FINANCE

501 OFFICE CENTER
 SUITE 400
 FT WASHINGTON, PA 19034
 (610) 943-2100
 Requested On: 06/05/2006 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

230 M T SALES HUDSON VIA CBCINNOVIS

PO BOX 1838
 COLUMBUS, OH 43216
 (877) 237-8317
 Requested On: 12/07/2005 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

SEARS/CBSD

8725 W SAHARA AVE
 MC02-02-03
 THE LAKES, NV 89163-7802
 (800) 877-8691
 Requested On: 06/2007

AMERICAN GENERAL FINANCE

601 NW 2ND ST
 EVANSVILLE, IN 47708
 (812) 468-5321
 Requested On: 04/2007

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

07/19/2007 TransUnion.

POBRBI00202858-1035727
PATRICIA A. DEMASI
1214 BEEKMAN RD O
HOPEWELL JUNCTION, NY 12533



Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

File Number: 169005307
 Page: 1 of 8
 Date Issued: 07/19/2007


 TransUnion.

Personal Information

Name: PATRICIA A. DEMASI

SSN: XXX-XX-6960
 Date of Birth: 12/1956
 Telephone: 227-5387
 Your SSN is partially masked for your protection.

Other Names: DEMASI, PATRICA, A
 DEMASI, PATTY

You have been on our files since 12/1983

CURRENT ADDRESS

Address: 1214 BEEKMAN RD O
 HOPEWELL JUNCTION, NY 12533
 Date Reported: 05/2003

PREVIOUS ADDRESS

Address: 1 RR 1 BOX 322,
 HOPEWELL JUNCTION, NY 12533
 Date Reported: 04/2003

EMPLOYMENT DATA REPORTED

Employer Name: ARLINGTON CENT SCHO
 Date Reported: 01/2004

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years.

DUTCHESS COUNTY CLERK Docket #: 9495

22 MARKET STREET
 COUNTY OFC BLDG
 POUGHKEEPSIE, NY 12601
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN
 Court Type: COUNTY CLERK
 Date Paid: 01/2001

Date Filed: 03/1994
 Responsibility: INDIVIDUAL DEBT
 Plaintiff: IRS
 Amount: \$10,468

Estimated date that this item will be removed: 12/2007

DUTCHESS COUNTY CLERK Docket #: 735

22 MARKET STREET
 COUNTY OFC BLDG
 POUGHKEEPSIE, NY 12601
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN
 Court Type: COUNTY CLERK
 Date Paid: 05/2001

Date Filed: 12/1990
 Responsibility: INDIVIDUAL DEBT
 Plaintiff: IRS
 Plaintiff Attorney: ROCCO V PESCE 00
 Amount: \$4,837

Estimated date that this item will be removed: 04/2008

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

TransUnion.

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection)

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: ACCOUNT RELATIONSHIP
 TERMINATED
Date Opened: 05/2005
Date Closed: 12/2005

Late Payments (06 months)	30	60	90+	Last 6 months	OK	OK	OK	OK	OK
	0	0	0		dec	nov	oct	sep	aug

Pay Status: UNRATED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 03/2002
Date Paid: 07/2007

[illegible]

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: PARTICIPANT ON ACCOUNT
Date Opened: 03/2002
Date Closed: 09/2002
Date Paid: 08/2002

Late Payments (06 months)	30	60	90+	Last 6 months	X	OK	OK	OK	X	OK
	0	0	0		jun	may	apr	mar	feb	'07

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 05/2007

Pay Status: PAID OR PAYING AS AGREED
Account Type: INSTALLMENT ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 05/2005

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 05/2001
Date Closed: 03/2002

Late Payments (08 months)	30	60	90+	last 8 months	OK	OK	OK	OK	OK	OK	OK	OK
	0	0	0		Feb	02	dec	nov	oct	sep	aug	jul

Consumer Credit Report for PATRICIA A. DEMASI

File Number: 169005307
 Page: 5 of 8
 Date Issued: 07/19/2007


 TransUnion.
TRIBECA LENDING CORP VIA ACRANET, INC.

2139 TAPO STREET N
 STE #209

SIMI VALLEY, CA 93063

Phone number not available

Requested On: 06/07/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

2250 THE MORTGAGE TE VIA FACTUAL DATA-NATIONAL

5200 HAHNS PEAK DR

LOVELAND, CO 80538

(970) 663-5700

Requested On: 04/30/2007 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

FIDELITY BORROWING M VIA FIS CREDIT SERVICES

918 ULSTER AVE

KINGSTON, NY 12401

(800) 322-3880

Requested On: 03/12/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

FIDELITY BORROWING M VIA FIS CREDIT SERVICES

918 ULSTER AVE

KINGSTON, NY 12401

(800) 322-3880

Requested On: 01/23/2007 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

376 DUTCHESS COUNTY VIA CBC COMPANIES

PO BOX 1838

COLUMBUS, OH 43216

(877) 237-8317

Requested On: 09/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

FREMONT INVESTMENT A VIA FAC/FREMONTN

12395 FIRST AMERIC

POWAY, CA 92064

(800) 986-4343

Requested On: 09/16/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517

PANTHER VALLEY VIL

ALLAMUCHY, NJ 07820

(908) 813-8555

Requested On: 08/21/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

HOME LOAN CTR INC DB VIA FAC/REP MTG

12395 FIRST AMERIC

POWAY, CA 92064

(800) 637-2422

Requested On: 06/14/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

AAMES CORP VIA TU SETTLEMENT SOLUTIONS

6200 OAK TREE BLVD

SUITE 140

INDEPENDENCE, OH 44131

(800) 308-3976

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO

12385 FIRST AMERIC

POWAY, CA 92064

(800) 986-4343

Requested On: 06/05/2006 Inquiry Type: AUTHORIZED

Permissible Purpose: CREDIT TRANSACTION

WILMINGTON FINANCE VIA WILMINGTON FINANCE

501 OFFICE CENTER

SUITE 400

FT WASHINGTON, PA 19034

(610) 943-2100

Requested On: 06/05/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

NCO FINANCIAL SYSTEMS

515 PENNSYLVANIA A

P O BOX 7603

FT WASHINGTON, PA 19034

(215) 832-1450

Requested On: 05/15/2006 Inquiry Type: INDIVIDUAL

ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC

ROUTE 517

PANTHER VALLEY VIL

ALLAMUCHY, NJ 07820

(908) 813-8555

Requested On: 04/18/2006 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

AMERICAN HONDA FINANCE

600 KELLY WAY

HOLYOKE, MA 01040

(413) 552-1400

Requested On: 12/19/2005 Inquiry Type: JOINT

230 M T SALES HUDSON VIA CBCINNOVIS

PO BOX 1838

COLUMBUS, OH 43216

(877) 237-8317

Requested On: 12/07/2005 Inquiry Type: JOINT

Permissible Purpose: CREDIT TRANSACTION

COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL

155 N LAKE AVE

MS 3-162

PASADENA, CA 91101

Phone number not available

Requested On: 10/27/2005 Inquiry Type: PARTICIPANT

Permissible Purpose: CREDIT TRANSACTION

Consumer Credit Report for PATRICIA A. DEMASI

File Number:
Page:
Date Issued:169005307
7 of 8
07/19/2007**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 01/2007**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 12/2006
Permissible Purpose: CREDIT TRANSACTION**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 10/2006**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**155 N LAKE AVE
PASADENA, CA 91101
Phone number not available
Requested On: 09/2006
Permissible Purpose: CREDIT TRANSACTION**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 07/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 05/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 03/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 01/2006**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 12/2006**CAPITAL ONE NATL ASSOC**1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available
Requested On: 11/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 09/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 08/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 06/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 04/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 02/2006**CAPITAL ONE BANK ACCOUNT**P.O. BOX 85049
RICHMOND, VA 23286
Phone number not available
Requested On: 11/2005

Summary of Rights

Para información en español, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

experian

Prepared for
PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495

Page 16 of 16

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experian

Personal information continued

Names

PATRICIA DE-MASI
Name identification number: 23048
PATRICIA DEMASSI
Name identification number: 8428
TRISHA DEMASI
Name identification number: 9709
PATRICIA A DEMASI
Name identification number: 26036
DEMASI A PATRICIA
Name identification number: 30349
PATRICIA DEMASI
Name identification number: 17661
PATRICIA DEMASI
Name identification number: 27073
PATRICIA DENASSI
Name identification number: 3869
PATTY DEMASI
Name identification number: 6153
PATRICIA DEMASI
Name identification number: 21244
PATRICIA A DEMASI
Name identification number: 22606
PATTY A DEMASI
Name identification number: 29410

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

	Type of address	Geographical code
1214 BEEKMAN RD #0 HOPEWELL JUNCTION NY 12533-5578 Address identification number 0588620591	Single family	0-2000210-27-2281
1216 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0381111773	Single family	0-2000210-27-2281

Prepared for
PATRICIA A DE-MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
Page 14 of 16

	Type of address	Geographical code
1214 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0516646133	Single family	0-2000210-27-2281
1219 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5511 Address identification number 0561438348	Single family	0-2000110-27-2281
1216B BEEKMAN RD HOPEWELL JCT NY 12533-5578 Address identification number 0495608184	Single family	0-2000210-27-2281
675 BEEKMAN RD HOPEWELL JCT NY 12533-6308 Address identification number 0026270657	Single family	0-5010190-27-2281
RR 1 HOPEWELL JCT NY 12533-9801 Address identification number 0026280075	Rural route	0-5020130-27-2281
121416 BEEKMAN HOPEWELL JUNCTION NY 12533- Address identification number 0646383434	Single family	0-00-0-
1214 16 BEEKMAN ROAD HOPEWELL JUNCTION NY 12533- Address identification number 0655541687	Single family	0-00-0-
1214 BEEKMAN ROAD POUGHQUAG NY 12570- Address identification number 0556408736	Single family	0-00-0-
1216A BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578 Address identification number 0460663876	Single family	0-2000210-27-2281
322 BEEKMAN RD HOPEWELL JCT NY 12533-6260 Address identification number 0026275208	Single family	0-5010190-27-2281

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Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any [these requests on credit reports to others.]

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries do not affect your credit score.

EQUITY SOURCE HOME LOANS

285 DAVIDSON AVE
SOMERSET NJ 08873

Date
Jul 10, 2007

CAP ONE NA

PO BOX 26625
RICHMOND VA 23261

Date
Jun 17, 2007

CREDIT ONE BANK

PO BOX 98873
LAS VEGAS NV 89193

Date
May 30, 2007

HSBC NV

12447 SW 69TH AVE
TIGARD OR 97223

Date
Apr 13, 2007; Mar 17, 2007; Feb 22, 2007; Feb 16, 2007; Jan 13, 2007; Dec 19, 2006; Nov 17, 2006; Oct 19, 2006; Sep 19, 2006; Aug 15, 2006; Jul 18, 2006; Jun 20, 2006; May 20, 2006; Apr 18, 2006; Mar 20, 2006; Sep 20, 2005; Aug 18, 2005

HOME LOAN INVESTMENT BAN

1 HOME LOAN PLZ
WARWICK RI 02886

Date
Apr 12, 2007; Sep 9, 2005

Prepared for
PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
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Page 12 of 16

TEG FEDERAL CREDIT UNION

1 COMMERCE ST
POUGHKEEPSIE NY 12603

Date
Mar 28, 2007

AMERICAN FINANCIAL RESOU

273 E MAIN ST
DENVER CO 80202

Date
Mar 23, 2007

CAPITAL ONE BANK

PO BOX 30281
SALT LAKE CITY UT 84130

Date
Mar 20, 2007

AMERICAN HOUSING FINANCI

1300 QUAIL ST STE 206
NEWPORT BEACH CA 92660

Date
Jan 3, 2007; Sep 6, 2006; May 11, 2006

AMERIPATH MORTGAGE

6410 OAK CYN STE 200
IRVINE CA 92618

Date
Jan 3, 2007; Oct 30, 2006

AMERIPATH MORTGAGE

Date
Oct 30, 2006

PROGRESSIVE INSURANCE

6300 WILSON MILLS RD
CLEVELAND OH 44143

Date
Oct 25, 2006; Aug 9, 2006

PROGRESSIVE INSURANCE

Date
Aug 9, 2006

CITI AUTO

2208 HIGHWAY 121 STE 100
BEDFORD TX 76021

Date
Jul 12, 2006

FAS/NATIONS FUNDING LTD

2855 E COAST HWY STE 229
CORONA DEL MAR CA 92625

Date
Jun 2, 2006

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Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

Inquiries shared with others

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

LANDSAFE CREDIT

Date	Reason
Jun 26, 2007	Real estate loan on behalf of ROSEMEAD CA 91770
No phone number available	FBM LLC. This inquiry is scheduled to continue on record until Jul 2009.

EQUIFAX MORTGAGE SERVICE

Date	Reason
Jun 25, 2007	Conventional mortgage on behalf of DELTA FUNDING ATLANTA GA 30309
No phone number available	CORPORATIO. This inquiry is scheduled to continue on record until Jul 2009.

WASH MUTUAL/PROVIDIAN

Date	Reason
Jun 9, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jul 2009.

ACRANET

Date	Reason
Jun 7, 2007	Real estate loan on behalf of SIMI VALLEY CA 93063
No phone number available	TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.

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PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
Page 10 of 16

HSBC NV

Date	Reason
May 14, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jun 2009.

KROLL FACTUAL DATA/0600

Date	Reason
Apr 30, 2007	Real estate loan on behalf of 5200 HAHNS PEAK DR LOVELAND CO 80538
No phone number available	2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.

FIS CREDIT SERVICES

Date	Reason
Mar 12, 2007	Real estate loan on behalf of 3100 NEW YORK DR PASADENA CA 91107
No phone number available	FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.

FIS CREDIT SERVICES

Date	Reason
Jan 23, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.

CBCINNOVIS

Date	Reason
Sep 21, 2006	Real estate loan on behalf of PO BOX 1838 COLUMBUS OH 43216
No phone number available	376 DUTCHESS COUNTY MO. This inquiry is scheduled to continue on record until Oct 2008.

FAC-FREMONT

Date	Reason
Sep 16, 2006	Real estate loan. This inquiry is scheduled to continue on record until Oct 2008.

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Report number
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Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
Page 8 of 16

Accounts in good standing continued

OPTION ONE MORTGAGE CORP	Date opened May 2001	Date of status May 2002	Type Mortgage	Responsibility Joint	Credit limit or original amount \$101,400	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until May 2012.
6501 IRVINE CENTER DR IRVINE CA 92618	Reported since Aug 2001	Last reported May 2002	Terms 30 Years		High balance NA		
No phone number available							
Partial account number 647443....							

SEARS/CBSD	Date opened May 2005	Date of status Jul 2007	Type Revolving	Responsibility Individual	Credit limit or original amount \$950	Recent balance \$836 as of Jul 2007	Status: Closed/Never late. This account is scheduled to continue on record until Jul 2017.
PO BOX 6189 SIOUX FALLS SD 57117	Reported since Jun 2005	Last reported Jul 2007	Terms NA		High balance \$1,012	Recent Payment \$50	Creditor's statement "Account closed at credit grantor's request."
No phone number available							
Partial account number 512107505291....							

SEARS/CBSD	Date opened Mar 2002	Date of status Jul 2007	Type Revolving	Responsibility Authorized user	Credit limit or original amount \$320	Recent balance \$85 as of Jul 2007	Status: Open/Never late.
PO BOX 6189 SIOUX FALLS SD 57117	Reported since Mar 2002	Last reported Jul 2007	Terms NA		High balance \$520	Recent Payment \$225	
No phone number available							
Partial account number 504994805272....							

TOYOTA MOTOR CREDIT CORP	Date opened Mar 2003	Date of status Dec 2003	Type Installment	Responsibility Individual	Credit limit or original amount \$18,744	Recent balance NA	Status: Paid, Closed/Never late. This account is scheduled to continue on record until Dec 2013.
90 CRYSTAL RUN RD STE 31 MIDDLETOWN NY 10941	Reported since Apr 2003	Last reported Dec 2003	Terms 60 Months		High balance NA		
No phone number available							
Partial account number 7040226140954....							

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Page 6 of 16

Potentially negative items or items for further review continued

IC SYSTEM INC	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 64378	Mar 2004	May 2004	Collection	Individual	\$508	\$133 as of Jul 2005	Status: Collection account. \$133 past due as of Jul 2005.
SAINT PAUL MN 55164	Reported since	Last reported	Terms		High balance	Jul 2005	Account history:
(651) 481-6333	May 2004	Jul 2005	11 Months		NA		Collection as of May 2004 to Jul 2005
Partial account number			Monthly payment				This account is scheduled to continue on record until Jul 2010.
4235054859			NA				

Original creditor: DRS BIEBER HISE LLP Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

AMEX	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 297812	May 2005	Jan 2006	Revolving	Not responsible	NA	NA	Status: Closed/Never late.
FT LAUDERDALE FL 33329	Reported since	Last reported	Terms		High balance		This account is scheduled to continue on record until Jan 2011.
(800) 528-2122	Jan 2006	Jan 2006	NA		\$2,458		Creditor's statement "Account closed at credit grantor's request."
Partial account number			Monthly payment				
449748637012339262			NA				

COUNTRYWIDE HOME LOANS	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
450 AMERICAN ST	Mar 2002	Jan 2007	Mortgage	Joint	\$131,250	\$127,288 as of Jan 2007	Status: Open/Never late.
SIMI VALLEY CA 93065	Reported since	Last reported	Terms		High balance		As of Jun 2011, this account is scheduled to go to a positive status.
(800) 669-6607	Feb 2005	Jan 2007	30 Years		NA		This item was verified and updated on Feb 2007.
Partial account number			Monthly payment				
2083....			\$1238				



Prepared for
PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
Call 800 509 8495
Page 4 of 16

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been paid due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT NY SO	<i>Identification number</i>	<i>Date filed</i>	<i>Responsibility</i>	<i>Claim amount</i>	Status: involuntary Chapter 11 bankruptcy dismissed. This item is scheduled to continue on record until Aug 2008.
POUGHKE	9832619	Aug 1998	Individual	\$0	
176 CHURCH ST		<i>Date resolved</i>		<i>Liability amount</i>	
POUGHKEEPSIE NY 12601		Mar 1999		\$0	
<i>No phone number available</i>					

DUTCHESS CNTY CLERK	<i>Identification number</i>	<i>Date filed</i>	<i>Responsibility</i>	<i>Claim amount</i>	<i>Status</i>
COUNTY OFFICE BLDG	5093422	Jul 1993	NA	\$21,400	Status: Federal tax lien paid. This item was verified and updated on Jul 2002.
POUGHKEEPSIE NY 12601		<i>Date resolved</i>		<i>Liability amount</i>	
<i>No phone number available</i>		Jan 2001		NA	

DUTCHESS CNTY CLERK	<i>Identification number</i>	<i>Date filed</i>	<i>Responsibility</i>	<i>Claim amount</i>	<i>Status</i>
COUNTY OFFICE BLDG	509495	Mar 1994	NA	\$10,400	Status: Federal tax lien paid. This item was verified and updated on Jul 2002.
POUGHKEEPSIE NY 12601		<i>Date resolved</i>		<i>Liability amount</i>	
<i>No phone number available</i>		Jan 2001		NA	

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PATRICIA A DE MASI
Report number
0153185444

Report date
July 18, 2007
www.experian.com/disputes
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Page 2 of 16

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0692208651

Report date
July 18, 2007
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Page 1 of 16

Dear DOUGLAS D DEMASI Sr,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

FREMONT INVESTMENT & LN
700004....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

OPTION ONE MORTGAGE CORP
647443....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

COUNTRYWIDE HOME LOANS
2083....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

*****MIXED AADC 683
0016904 2 MB 0.485 L 524
DOUGLAS D DEMASI Sr
1214 BEEKMAN RD
HOPEWELL JUNCTION NY 12533-5578

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DOUGLAS D DEMASI Sr
Report number
0692208651

Report date
July 18, 2007
www.experian.com/disputes
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Page 5 of 16

Potentially negative items or items for further review continued

Credit items

AMERICAN GENERAL FINANCE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
2600 SOUTH RD BOULDER, CO 80501 No phone number available <i>Partial account number</i> 1102253402926....	Nov 2002	Aug 2006	Revolving	Individual	NA	\$1,404 as of \$1,379 past due as of Jun 2007.	Open/Past due 180 days.
	Reported since	Last reported	Terms		High balance	Recent Payment	Account history:
	Aug 2006	Jun 2007	NA		\$2,843	Jun 2007	180 days as of Aug 2006 to Jun 2007
			Monthly payment			\$200	As of Aug 2009, this account is scheduled to go to a positive status. Creditor's statement "Special handling - contact subscriber for additional information."

Comment: "Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)"

CHASE MANHATTAN MORTGAGE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
10790 RANCHO BERNARDO RD SAN DIEGO CA 92127 No phone number available <i>Partial account number</i> 1526....	Oct 2002	Jun 2004	Mortgage	Joint with PATRICIA DE MASI	\$125,000	NA	Paid/Closed/Past due 30 days.
	Reported since	Last reported	Terms		High balance		Account history:
	Oct 2002	Jun 2004	30 Years		NA		60 days as of Mar 2004
			Monthly payment				30 days as of May 2004, Feb 2004

PALISADES F C U	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
300 N MIDDLETOWN RD PEARL RIVER NY 10965 No phone number available <i>Partial account number</i> 257361000....	Dec 2003	Nov 2004	Installment	Individual	\$10,000	\$0 as of Dec 150 days: \$9,657 written off.	Account charged off/Past due
	Reported since	Last reported	Terms		High balance	Recent Payment	Account history:
	Dec 2003	Dec 2004	60 Months		NA	\$5	Charge Off as of Dec 2004, Nov 2004
			Monthly payment				150 days as of Oct 2004
							120 days as of Sep 2004
							90 days as of Aug 2004
							60 days as of Jul 2004
							30 days as of Jun 2004, Mar 2004

This account is scheduled to continue on record until Mar 2011.

Page 7 of 16

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Partial account number
2083....

2083...

Status: Open/Never late.
As of Jun 2011, this account is scheduled to go to a positive status.
Your Statement: "Y ITEM DISPUTED BY CONSUMER"
This item was verified and updated on Jan 2007.

Partial account number
700004...

700004...

Credit limit or original amount	Recent balance	Status: Transferred, closed/Never late
\$131,250	NA	This account is scheduled to continue on record until Jul 2017.
High balance		
NA		

Partial account number
601918021911....

See History of account balances for additional information.

Credit limit or original amount	Recent balance	Status: Paid/Closed/Never late.
\$475	NA	This account is scheduled to continue on record until Dec 2016.
High balance		Comment: "Account closed at consumer's NA"

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Report date
July 18, 2007
www.experian.com/disputes
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Page 9 of 16

Accounts in good standing continued

TEG FEDERAL CREDIT UNION	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
1 COMMERCE ST	May 2003	Dec 2003	Installment	Individual	\$10,000	NA	Status: Paid/Closed/Never late.
POUGHKEEPSIE NY 12603	Reported since	Last reported	Terms		High balance		This account is scheduled to continue on record until Dec 2013.
(845) 452-7323	Apr 2003	Dec 2003	60 Months		NA		
Partial account number			Monthly payment				
2987.....			NA				

TEG FEDERAL CREDIT UNION	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
1 COMMERCE ST	Jun 2003	Dec 2003	Installment	Individual	\$16,000	NA	Status: Paid/Closed/Never late.
POUGHKEEPSIE NY 12603	Reported since	Last reported	Terms		High balance		This account is scheduled to continue on record until Dec 2013.
(845) 452-7323	May 2003	Dec 2003	60 Months		NA		
Partial account number			Monthly payment				
2987.....			NA				

History of your account balances

If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan.

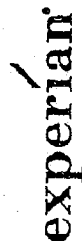
AMERICAN GENERAL FINANCE

Partial account number
1102253402926.....

Balance history
May 2007: \$1,579 Apr 2007: \$1,725 Mar 2007: \$1,725 Feb 2007: \$2,061 Jan 2007: \$2,061 Dec 2006: \$2,388 Nov 2006: \$2,388 Oct 2006: \$2,548 Sep 2006: \$2,706 Aug 2006: \$2,843 Jul 2006: \$4,843 Jun 2006: \$4,843 May 2006: \$4,843 Apr 2006: \$5,165 Mar 2006: \$5,208 Feb 2006: \$5,327 Feb 2006: \$5,327 Dec 2005: \$5,444 Nov 2005: \$5,673 Nov 2005: \$5,673 Sep 2005: \$5,806 Aug 2005: \$5,806

Between Aug 2006 and May 2007, your credit limit/high balance was \$2,843
Between May 2006 and Jul 2006, your credit limit/high balance was \$4,843
Between Apr 2006 and Apr 2006, your credit limit/high balance was \$5,165
Between Mar 2006 and Mar 2006, your credit limit/high balance was \$5,208

1102253402926.....



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July 18, 2007
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Record of requests for your credit history

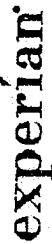
We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

Inquiries shared with others

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

LANDSAFE CREDIT	<i>Date</i> Jun 26, 2007	<i>Reason</i> Real estate loan on behalf of FBI LLC. This inquiry is scheduled to continue on record until Jul 2009.
1515 WALNUT GROVE AVE ROSEMEAD CA 91770 <i>No phone number available</i>		
EQUIFAX MORTGAGE	<i>Date</i> Jun 25, 2007	<i>Reason</i> Conventional mortgage on behalf of DELTA FUNDING CORPORATIO. This inquiry is scheduled to continue on record until Jul 2009.
1550 PEACHTREE ST NW MID ATLANTA GA. 30309 <i>No phone number available</i>		
ACRANET	<i>Date</i> Jun 7, 2007	<i>Reason</i> Real estate loan on behalf of TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.
2139 TAPO ST STE 209 SISIMI VALLEY CA 93063 <i>No phone number available</i>		
KROLL FACTUAL DATA/0600	<i>Date</i> Apr 30, 2007	<i>Reason</i> Real estate loan on behalf of 2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.
5200 HAHNS PEAK DR LOVELAND CO 80538 <i>No phone number available</i>		

FIS CREDIT SERVICES 3100 NEW YORK DR PASADENA CA 91107 <i>No phone number available</i>	Date Mar 12, 2007	Reason Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.
FIS CREDIT SERVICES <i>No phone number available</i>	Date Jan 23, 2007	Reason Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
FIS CREDIT SERVICES <i>No phone number available</i>	Date Jan 22, 2007	Reason Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
FAC 12395 FIRST AMERICAN WAY POWAY CA 92064 <i>No phone number available</i>	Date Jan 18, 2007	Reason Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Feb 2009.
LANDSAFE CREDIT 1515 WALNUT GROVE AVE ROSEMEAD CA 91770 <i>No phone number available</i>	Date Nov 21, 2006	Reason Real estate loan on behalf of CONCORD MORTGAGE CORP. This inquiry is scheduled to continue on record until Dec 2008.
CBCCINNOVIS PO BOX 1838 COLUMBUS OH 43216 <i>No phone number available</i>	Date Sep 21, 2006	Reason Real estate loan on behalf of 376 DUTCHESS COUNTY MO. This inquiry is scheduled to continue on record until Oct 2008.



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DOUGLAS D DEMASI Sr
Report number
0692208651

Report date
July 18, 2007

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Page 13 of 16

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries do not affect your credit score.

WASHINGTON MUTUAL 1201 3RD AVE SEATTLE WA 98101	<i>Date</i> Jun 22, 2007; Dec 18, 2006
CHOICEPOINT/INS P&C 1000 ALDERMAN DR ALPHARETTA GA 30005 <i>On behalf of AMERICAN MODERN INS GROU</i> <i>Insurance underwriting</i>	<i>Date</i> Mar 27, 2006
PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143	<i>Date</i> Mar 27, 2006
WASHINGTON MUTUAL 1201 3RD AVE SEATTLE WA 98101	<i>Date</i> Jul 1, 2005
EXPERIAN PO BOX 2002 ALLEN TX 75013	<i>Date</i> Dec 4, 2003; Apr 23, 2003

EXPERIAN

Date

Apr 23, 2003

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 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STATE OF NEW YORK : COUNTY OF DUTCHESS
SUPREME COURT

-----X
FREMONT INVESTMENT & LOAN,

Plaintiff,

-against-

DECISION AND ORDER

Index No. 4637/2006

DOUGLAS D. DE MASI a/k/a DOUGLAS D. DEMASI
a/k/a DOUGLAS D. DEMASI, SR., PATRICIA DE MASI
a/k/a PATRICIA DEMASI, and "JOHN DOE #1" through
"JOHN DOE #10" the last ten names being fictitious and
unknown to the plaintiff, the person or parties intended
being the person or parties, if any, having or claiming
an interest in or lien upon the mortgaged premises
described in the complaint,

Defendants.
-----X

In the instant foreclosure action, plaintiff Fremont Investment & Loan, Inc. moves
for an order, pursuant to CPLR §3212, granting it summary judgment.

The following submissions were read:

Notice of Motion - Affirmation of Linda P. Manfredi, Esq. -	1-3
Annexed Exhibits	
Opposition papers of Douglas D. DeMasi and Annexed Exhibits	4-5
Reply Affirmation of Linda P. Manfredi, Esq.	6

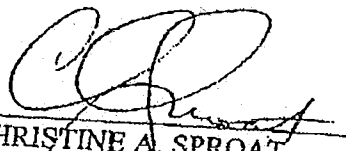
Upon the foregoing papers it is hereby ORDERED that the plaintiff's motion is
denied as moot, the loan which is the subject of the foreclosure action having been

satisfied. (See, August 21, 2007 correspondence of Linda P. Manfredi, Esq.) Any other requested relief is denied.

This constitutes the decision and order of this Court.

So ordered.

Dated: August 23, 2007
Poughkeepsie, New York


HON. CHRISTINE A. SPROAT
Supreme Court Justice

TO: LINDA P. MANFREDI, ESQ.
Eschen, Frenkel & Weisman, LLP
Attorneys for Plaintiff
20 West Main Street
Bay Shore, NY 11706

DOUGLAS D. DEMASI, SR.
PATRICIA A. DEMASI
Defendants, Pro Se
1214 Beckman Road
Hopewell Junction, NY 12533

Patty and Doug De Masi Sr.
1214 Beekman Road
Hopewell Jct. New York 12533
845 227 5387, Fax 227 7312

November 5, 2007

Subject Matter
The most abusive and
Dishonest Bank in America
(Country Wide Home Loans).

To whom it may concern.

Enclosed is a cartoon representing a period of time that we were forced to be with Country Wide Home Loans. The names are true, the events are true, the cartoon figures are from my own imagination.

They hurt my wife, kids and I for over three years, made our lives a living hell, all because I said (no to Full Spectrum Lending), A subsidiary company of Country Wide Home Loans. They all so destroyed our credit rating, and cost us hundreds of thousands of dollars, and laugh about it all the time, as were getting beat up constantly by their over paid under worked notary public's, (or low class dirt bag attorneys)

I've been told that we are the only ones that have a clear paper trail that has proved Country Wide Home Loans did in fact, knowingly, deliberately, hold our mortgage payments so they can add on late fees, processing fees and fore closure fees, and they did this for their own personnel enrichment in giving them selves huge bonus. I wonder how many millions of other customers in other states they did the same thing to and got away with it???? And just how many hundreds of millions of dollars of a win fall did they collect? For their own enrichment. And how many families did they ended up destroying and left homeless?????????????

It took Patty and I years to prove to all three credit reporting agencies, our new bank Franklin Credit Management Corporation, and the New York Supreme Court that we were correct and that Country Wide Home Loans were wrong. And we did prove that we all ways paid our mortgage payments on time all the time. And even when they started to fore close on our home, we fought back did all the legal work our selves. Further more I told every one over a year ago that Country Wide Home Loans is just like (Enron) their broke .

So later on all three credit reporting agencies changed our credit rating from the bottom of the barrel to being on top again. Our new bank Franklin Credit Management Corporation who has an honest reputation gave us a new mortgage for all most twice the amount that we had with Country Wide Home Loans, so we could help our kids in school and do some work on our home. The New York Supreme Court clerk told me that Patty and I won against Country Wide Home Loans.

But please understand that we had to refinance as soon as possible, and get as far as we could away from Country Wide Home Loans with even more threats of another law suit. So were now paying 12.99 % on our new mortgage and the closing cost were off the charts and we cant refinance for at least one year or we pay a huge pre-penalty fee.

So my (one question) to every one is this, why in the (Hell) is the government and big business bailing out Country Wide Home Loans? And still keeping the same lying, crooked, abusive employees on the job? Why invest any money???? Isn't that poor judgment on your part???? Their the ones that are solely responsible for running the company it in to the ground, with all their huge bonus, huge salaries, and being irresponsible. They should be put in prison just like the Enron employees, and all of their personnel assets along with the company assets should be sold off at once and all the proceeds should be given back to all the customers that they shafted over the years.

But your not doing this, you're (rewarding them) by keeping them on the job, and out of Prison, I just don't get it. Some poor guy steals a few dollars from a bank, and he goes a way for 30 years, and these (crooks) steal millions and destroy families and their rewarded, go figure. So in the end it will be we the over worked, over tax, under paid Working Glass Americans that will be forced in to paying higher taxes and fees in bailing them out.

And to end this letter, I made Country Wide Home Loans a promise, (and De Masi's never go back on their promise). I'm going to sue them for \$200,000.000.00 dollars. And we will win, and with most of the money I will use it to help other people that for one reason or another they fell on hard times. Enclosed is just the beginning of the CC: list and it will grow Dailey, as will the many cartoons of true events.

Thank you

Doug Sr.

Doug Sr.

CC: list

To President Bush
 All the United States Senators of the 110 Congress.
 All United States House Of Representatives.
 All United States Governors.
 All United States Attorneys Generals.
 All United States Banking Commissioners.
 All New York States Senators
 All New York States House Of Representatives.
 All California's State Senators.
 All California's United States House of Representatives.
 All Connecticut's State Senators.

All New Jersey's State Senators.
All New Hampshire State Senators.
All Virginia State Senators.
All Vermont State Senators.
All South Carolina State Senators.
All North Carolina State Senators.
All Maine State Senators.
All Pennsylvania State Senators.
All Massachusetts State Senators.
All Texas State Senators.
All Michigan State Senators.
All Ohio State Senators.
All Utah State Senators.
All Arizona State Senators.
All Nevada State Senators.
All Delaware State Senators.
All Washing State Senators.
All Iowa State Senators.
All Idaho State Senators.
All Georgia State Senators.
All Oklahoma State Senators.
Federal Trade Commission.
Office of the Comptroller of the Currency.
Federal Reserve Board.
Office of the Supervisor.
National Credit Union Administer.
Federal Deposit Insurance Corporation.
Supreme Court for the State of New York.
De Giacomo and De Tommasi, Tony.
Country Wide Home Loan, Mr. Mozelo- President and Ceo.
Country Wide Home Loans, Ms. Wasnack-VP.
Country Wide Home Loan, Mr. Bailey-Ceo.
Of loan Administration at Country Wide.
Echen, Frenkel, and Weissman, Ms. Manfredie
Mr. Borkowsky, New York State Committee.
NYSE Group Inc.
American Stock Exchange.
Trans Union, MR. Emery President and Ceo.
Trans union, Ms, Little.
Experion, Mr. Roberts Ceo.
Equifax, Mr. Chapman, Ceo.
Equifax, Ms. Craybill.
United States Post Master, Mr. Potter.
Franklin Credit Management, Mr. Thomas J. Axon President and Ceo.
Citi Corp-Citi Bank, Mr. Rhodes, President.
Key Bank, Mr. Meyer, Ceo.

Chase Manhattan Bank, Mr. Dimon, President , Ceo.
 Bank of America , Mr. Lewis, Chairman, Ceo, President.
 First Union Corporation, Mr. George, President
 Wachovia Corporation, Mr. Thomas, Chairman and Ceo.
 Well Fargo Company, Mr. Kovacevich, Chairmen.
 M-T Bank, Mr. Czarneck, Ceo.
 M-T Bank, Ms. Truex Manager.
 The NASDA Stock Market, MS. Smith. President.
 The NASDA Stock Market, Mr. Greyfield, President, Ceo.
 Ing Direct Corporation Headquarters, Mr. Kuhman, President and Ceo.
 AG Edwards and Sons Inc.
 Mr. Kessler, President and Ceo.
 Merrill Lynch and Company Inc, Mr. O'Neil, Chairmen, Ceo, President.
 Merrill Lynch and Company Inc, C/O Corporate Secretary.
 American Stock Transfer and trust Co,
 Morgan Stanley, Mr. Mack, Chairman or the board and Ceo.
 Scott Trade, Mr. Riny, Ceo.
 American First Associate Corporation, Mr. Ricupeia, Ceo.
 Empire Financial holding Co, Mr. Wojnouski, President , Ceo.
 E-Trade Financial Corporation, Mr. Hayter, Chairman.
 FMR Corporation, Mr. Johner III, Chairman and Ceo.
 Black Rock Inc. Mr. fink, Chairman and Ceo.
 Morgan Keepgan and Co. Inc, Mr. Morgan Jr. Chairman.
 Legg Mason Inc, Mr. Mason.
 The Edward Jones Financial Company L,L,L,P, Mr. Weddle Managing Partner.
 Raymond James Financial Inc. Mr. James, Cahirman and Ceo.
 The Charles Schwab Corporation, Mr. Schwab Chairman and Ceo.
 State Street Corporation, Mr. logue, Chairman and Ceo.
 The Vanguard group Inc. Mr. Brennan, Chairman and Ceo.
 TD Ameritrade Holding Corporation, Mr. Richeth, Chairman and Founder.
 Knight Capital Group Inc, Mr. Joyce, Chairman and Ceo.
 Capital One Financial Corporation, Mr. Fairmank, Ceo.
 Diamond Hill Investment group Inc, Mr. Dillin, CFA.
 Empire Financial Holding Co, Mr. Woznouski, Ceo.
 E-Speed Inc, Mr. Litneck, Ceo.
 First Albany Company Inc. Mr. Mc, Nierng, President and Ceo.
 First mntank financial Corporation, Mr. Kerylak, Ceo and President.
 Friedman Billing Ramsey Group Inc. Mr. Tankel Jr. President and ceo.
 GAMCO Invest Inc, Mr. Gabell, CFA.
 GFI Group Inc, Mr. Gouch, founder and Ceo.
 Green Hill and Co. Inc, Mr. Green Hill Sr. President and ceo.
 Inntergist Mutal Funds Inc, Mr. Anderson, Ceo and President.
 Investment Technology Group Inc, Mr. Gasser, Ceo and President.
 Jefferie Group Inc. Mr. Handle, President and Ceo.
 JPC Capital Partner Inc, Mr. Canouse, Ceo. and President.
 Kent Financial Services Inc. Mr. Koether, ceo and President.

La Brenche and Co. Inc. Mr. Labranch, Ceo and President.
 Legg Mason Inc. Mr. Adams founder, Ceo and President.
 National Holding Corporation. Mr. Goldwasser, Ceo and President.
 Siebet Financial Corporation , Ms. Siebet Ceo. and President.
 Stijel Financial Corporation, Mr. Kruzewski, Ceo and President.
 Summit Financial Services Group Inc. Mr. Leeds Ceo and President.
 SWS group Inc. Mr. Hultgren, Ceo.
 Tejas Inc, Mr. Salter Ceo.
 V- Finances Inc. Mr. Sokalow Co-Founder, Ceo. and President.
 Waddell and Reed Financial Inc. Mr. Herrmann, Ceo. and President.
 Wood Stock Financial Group Inc.
 Dunn and Bradd Street Company, Corp-Headquarter- US Mr. Alesio Chairman Ceo.
 Bear Stern Companies Inc. Mr. Cayne, Chairman and Ceo.
 Cowen Group Inc. Mr. Fennebresgue, Exce- Chairman and Ceo.
 FC Stone Group Inc. Mr. Anderson.
 Interactive Brokers Group Inc. Mr. Peterffy, founder, Ceo and President.
 JMP group Inc, Mr. Jalson Co- Founder and Ceo.
 KBW Inc. Mr. Duffy .
 Landenburg Thalmain Financial Services Inc. Mr. Lampen, Ceo and President.
 Lehman Brothers holding Inc. Mr. Fuld Jr. Chairman and Ceo.
 Obtainable Inc. Mr. O'Conner President and Treasure.
 Option Xpress holding Inc. Mr. Fisher Ceo. and President.
 Capital Group Inc. Mr. Rubin , President.
 SEI Investment Co. Mr. West Jr. Chairman and Ceo.
 TD Ameritrade Holding Corporation, Mr. Ricketts, founder and Ceo.
 Terra Nova Financial Group Inc. Mr. Nolan Chief Exec- officer and President.
 Thomas Weigel Partners Group Inc. Mr. Weigel Founder and Ceo.
 Trade Station group Inc, Mr. Redni Chief Exec Office, President.
 Nomura holding Inc, Mr. Ujjie , Chairman Sales Manager.
 Oppenheimer Holding Inc. Mr. Lowenthal Ceo.
 Dryjus Company, Mr. Egger ceo and President.
 Scott and String fellow Co. Mr. Scott, Chairman
 Share Builders Corporation. Mr. Selly Chairman and Ceo
 MVC Capital Inc. Mr. Tokarz, Chairman and Prort Folio Manager.
 Harris and Harris group Inc. Mr. Harris, Chairman, Ceo and Managing Director.
 Accell Parteners Co. Mr. Breyer, Managing Partner.
 Draper, fisher Jurvestson Co. Mr. draper managing Director.
 Advance Equities Financial Corp. Mr. Daubenspeck, Chairmen.
 Madison Dearborn Partners, LLC Co. Mr. Canning Jr. Chairman and Ceo.
 Mesirow Financial Holding Inc. Mr. Tyree Chairman and Ceo.
 Lincoln International LLC, Co. Mr. Peters Co-Chairman.
 Brown, Gibbons, Lang and Company . Mr. Gibbons Chairman and Ceo.
 UBS Financial Services Inc. Mr. Hoekstra Ceo.
 Wachova Securites LLC. Mr. Ludemen President and Ceo.
 William Blair and Co. LLC. Mr. Jannotha Jr. President and Ceo.
 Robert E. Blair and Co. Mr. Purcell President and Ceo.

Piper Jaffray Co. Mr. Puff Chairman and Ceo.
Deutsche Bank alex. Brown Co. Mr. Burke managing Director.
The Goldman saches Group Inc. Mr. Blankfein President and Co-Coo.

SECOND MAILING LIST

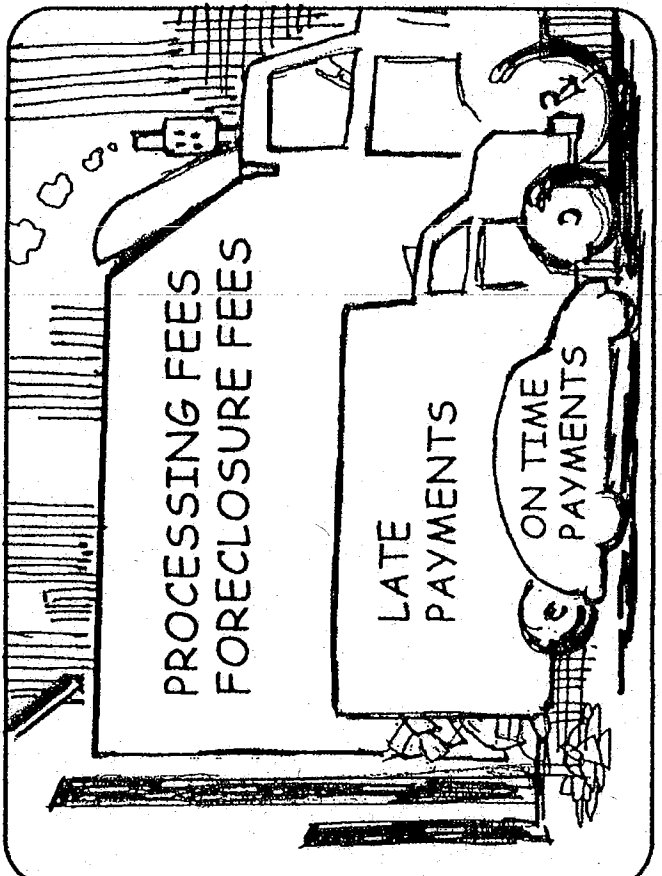
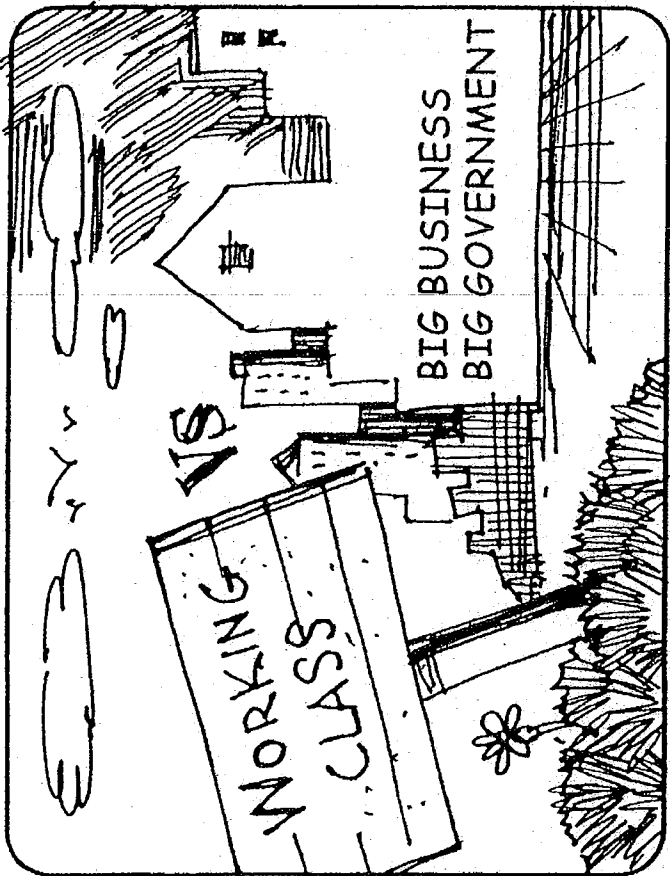
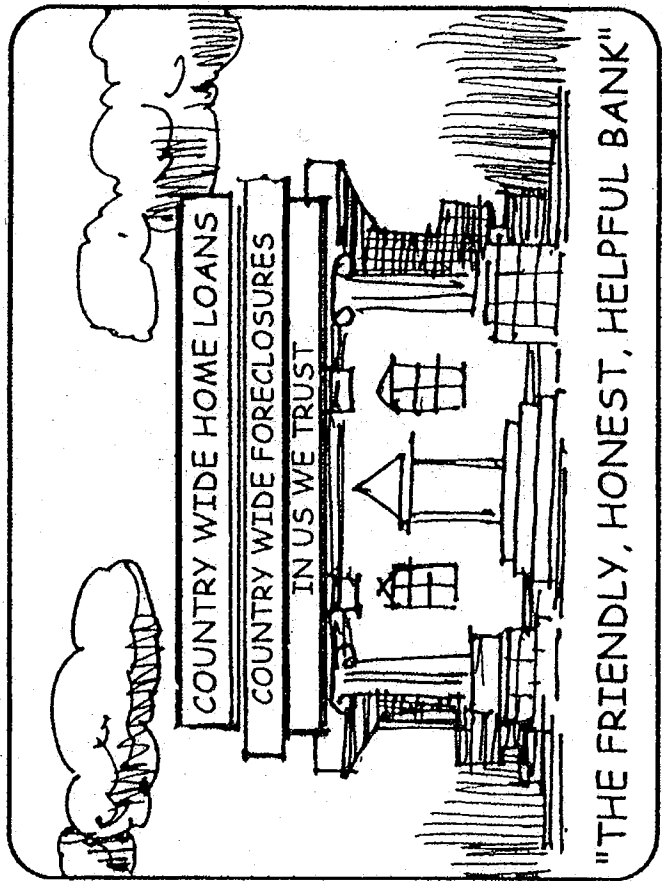
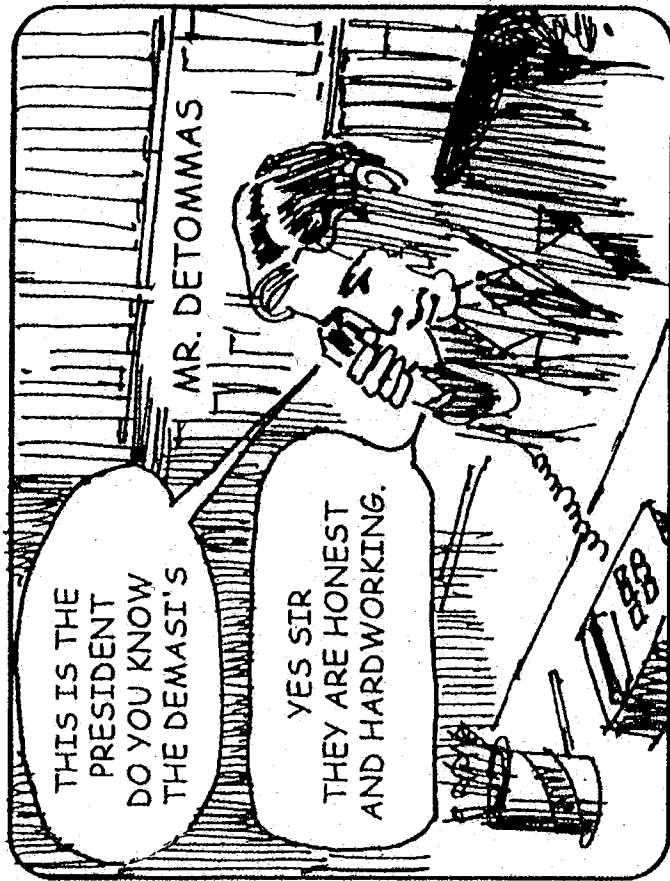
November 15, 2007

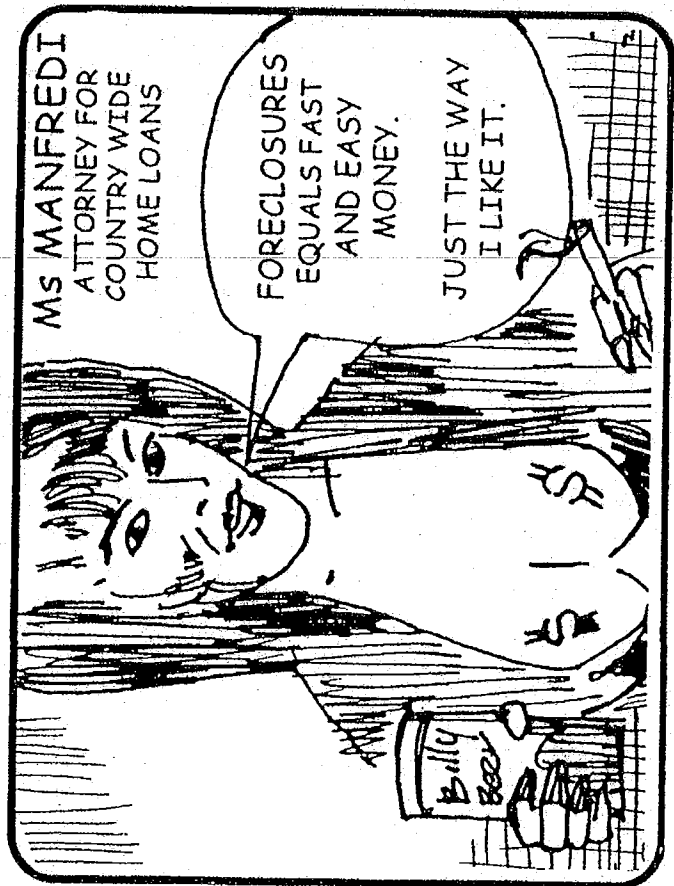
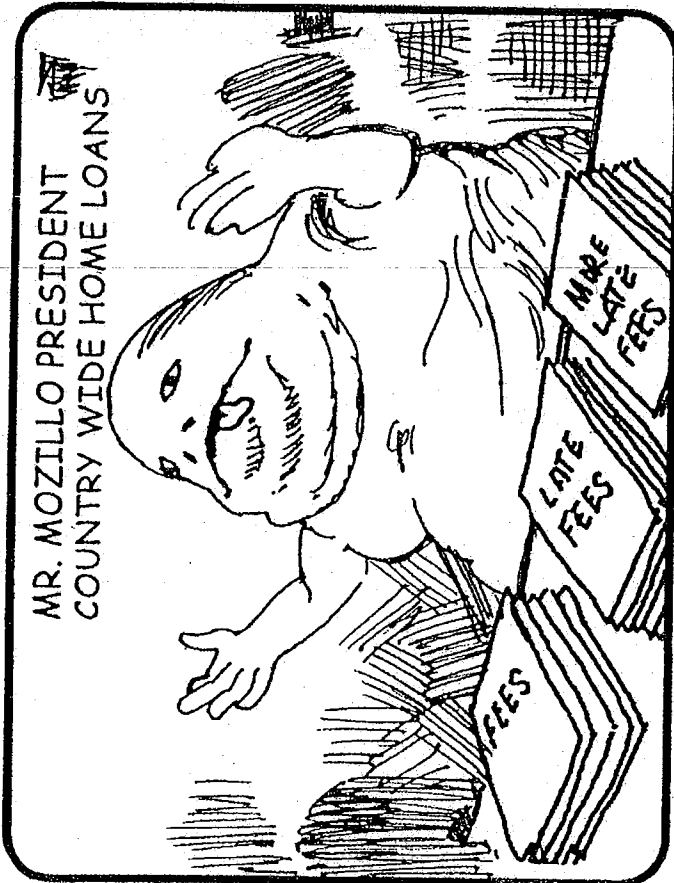
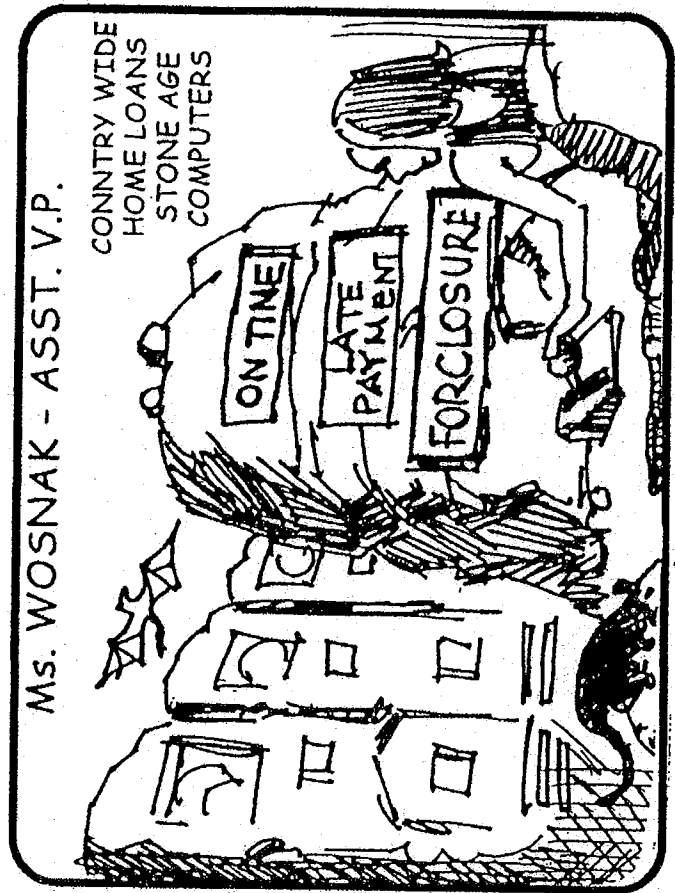
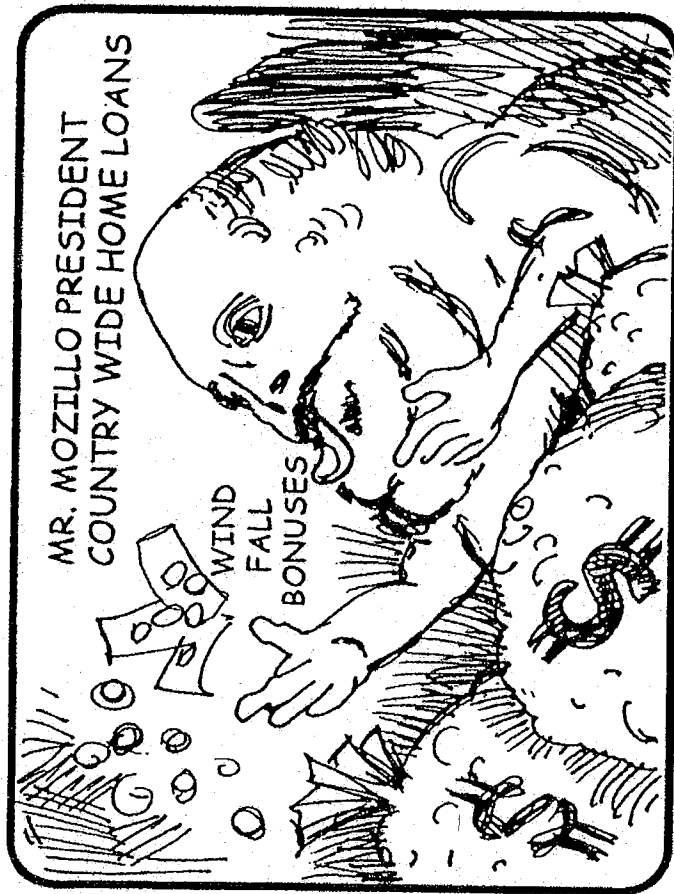
All Florida State Senators.
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All Illinois State Senators.

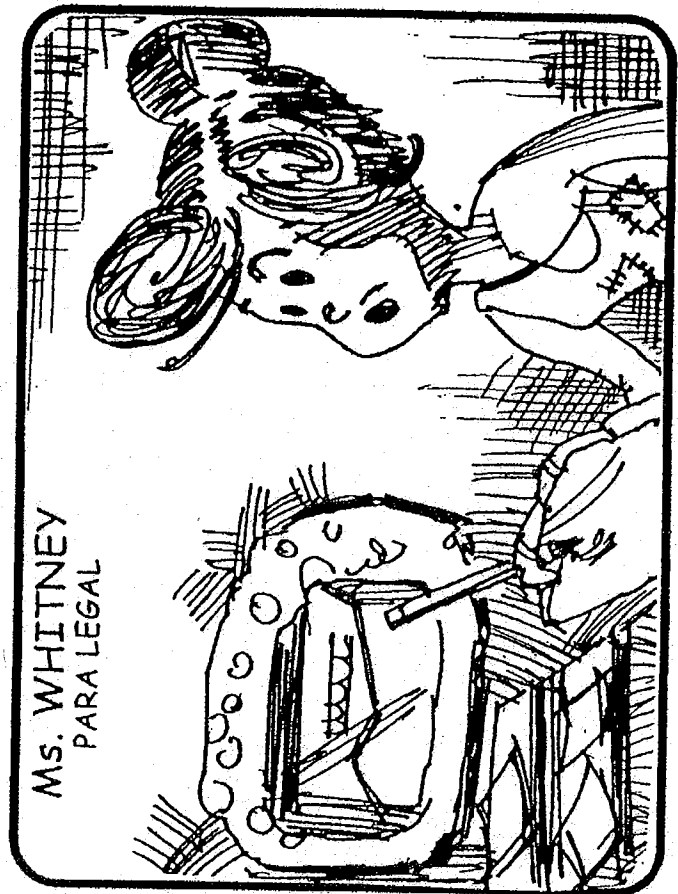
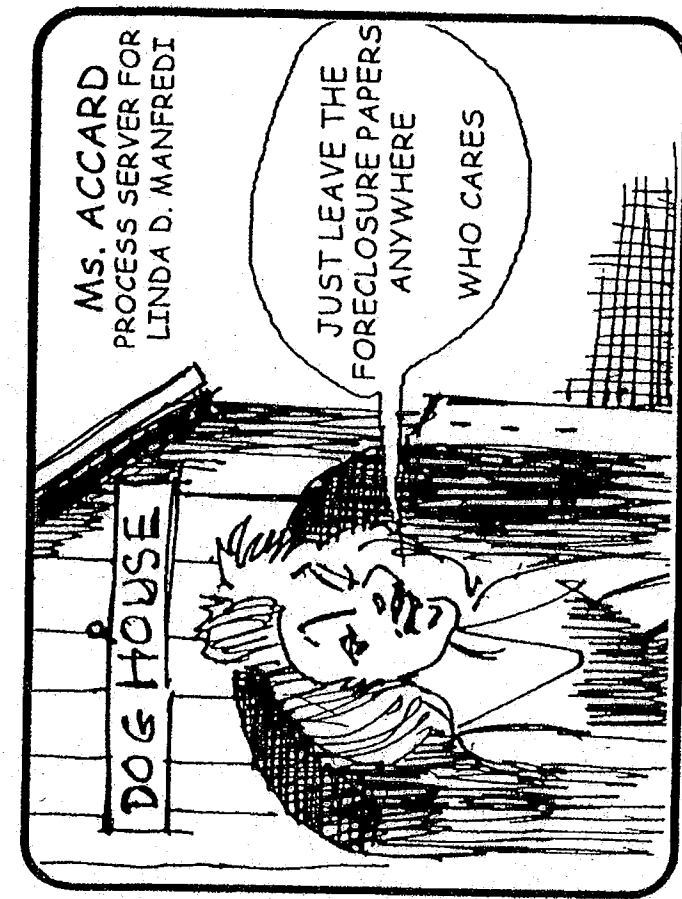
November 26, 2007

THIRD MAILING LIST

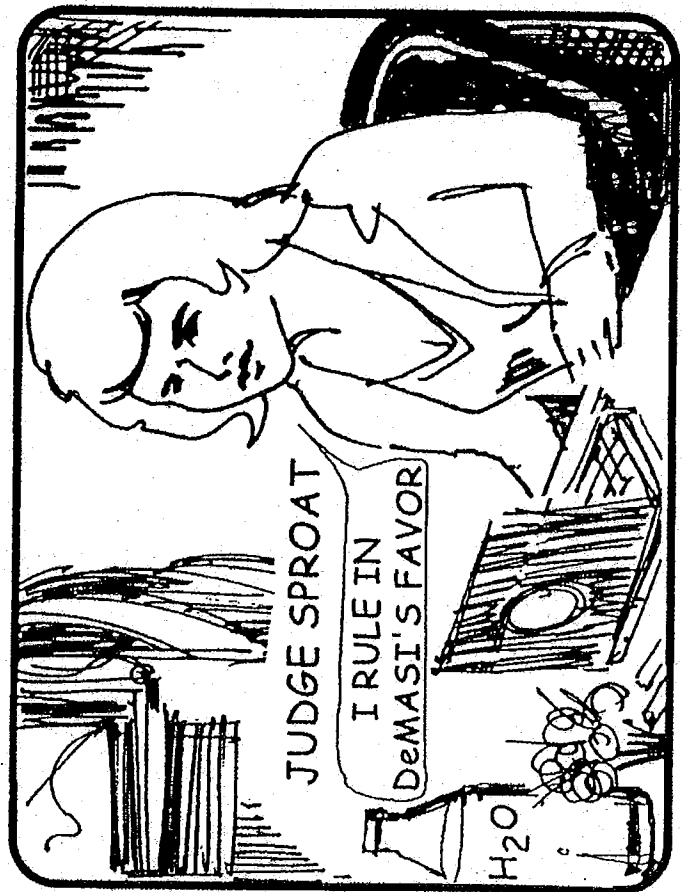
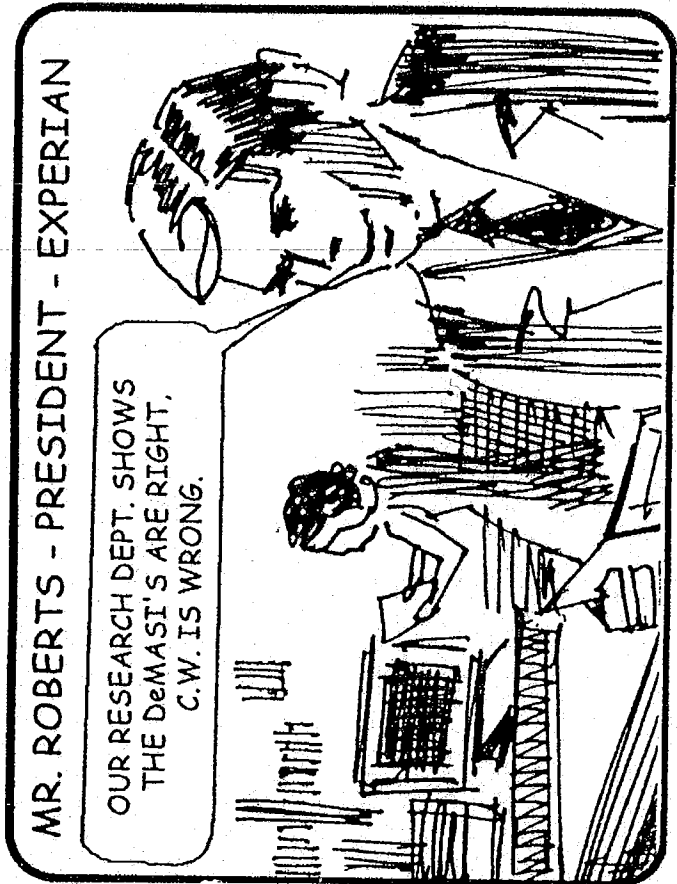
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All Wyoming State Senators.

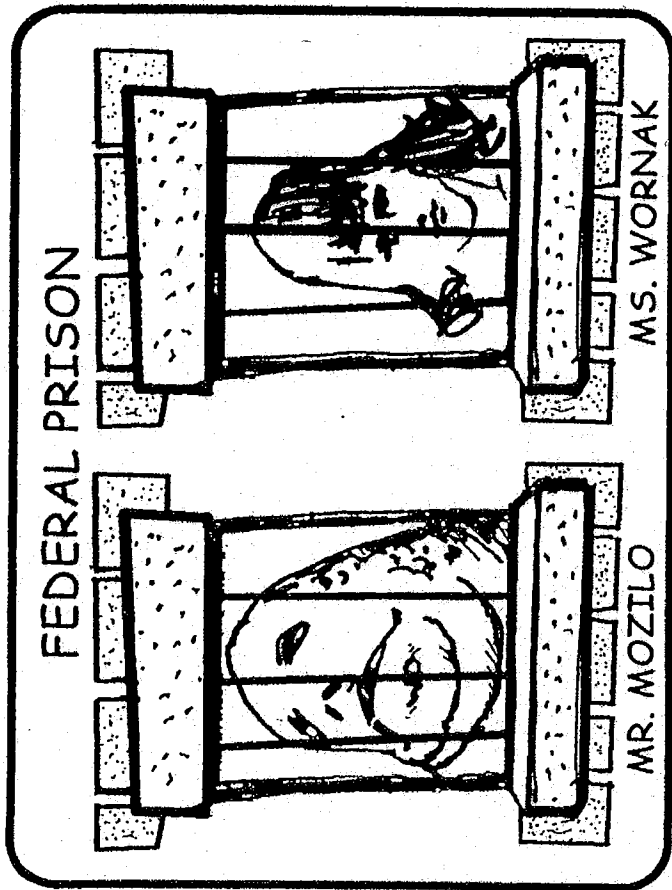














Countrywide®

HOME LOANS

OFFICE OF THE PRESIDENT
400 COUNTRYWIDE WAY, MS SV-314
SIMI VALLEY, CA 93065

(800) 669-6093
(800) 658-9364 FAX

November 28, 2007

Douglas D. De Masi
Patricia De Masi
1214 Beekman Rd.
Hopewell Junction, NY 12533

Subject: Countrywide Loan Number 20838162
Property Address: 1216 Beekman Road, Beekman, NY 12533

Dear Mr. De Masi:

This correspondence is pursuant to your letter dated November 5, 2007, mailed to Mr. Steve Bailey, Senior Managing Director and Chief Executive Officer of Loan Administration for Countrywide Home Loans, Inc. ("Countrywide"). Regrettably, my attempts to contact you to further discuss your concerns have been unsuccessful.

In your letter, you expressed dissatisfaction with the service received from Countrywide over the last three years, and claimed that Countrywide intentionally destroyed your credit rating and charged you for the delinquency of your loan despite timely payments being made.

Our records indicate that Countrywide has previously addressed your concerns regarding the validity of the delinquency and credit reporting of the above-referenced loan on several occasions. Enclosed, please find copies of our response letters dated November 20, 2006, and June 28, 2007, for your records. Please understand that our position remains unchanged.

I hope that I have clearly conveyed Countrywide's position in this matter. If you have any questions, you may contact me directly at (800) 601-2522, extension 5797.

Sincerely,

Kacie Miller
Executive Research Specialist
Office of the President

Enclosures

**Countrywide®****HOME LOANS**

400 COUNTRYWIDE WAY, MS SV-314
SUNNYVALE, CA 93065
1-(800)-669-6607

November 20, 2006

Douglas and Patricia De Masi
1214 Beekman Road
Hopewell Junction, New York 12533

RE: Borrower Name: Douglas D. De Masi and Patricia De Masi
 Loan Number: 20838162
 Property Address: 1216 Beekman Road, Beekman, New York 12533 ("Property")

Dear Mr. and Mrs. De Masi:

This letter is in response to correspondence forwarded to Countrywide Home Loans, Inc. ("Countrywide") on your behalf by the State of New York, Banking Department.

In your correspondence, you stated:

1. You have not been late on any of your mortgage payments. You have provided copies of certified mail receipts which you believe prove payments were mailed on time; however, some checks took weeks to clear your bank.
 - a. You stated the following checks were not cashed or returned by Countrywide:
 - i. #2108 - \$1205.51 - dated 1/20/04
 - ii. #2415 - \$1205.51 - dated 4/03/05
 - iii. #2551 - \$1205.51 - dated 9/16/05
 - iv. #2643 - \$1205.51 - dated 1/12/06
 - v. #2749 - \$1205.51 - dated 6/29/06
 - b. You stated the following checks were not cashed, but were returned by Countrywide:
 - i. #2764 - \$1205.51 - dated 8/06/06
 - ii. #2773 - \$4822.08 - dated 8/25/06
2. You are not happy with the way you were served the foreclosure papers for your home and dispute same. You would like a sixty day extension for the date in which you are to answer the papers, but have not been able to get approval for the extension. You stated you have been told by Countrywide that you pre-qualified for payment modifications, but the modification would not be completed for three to four weeks.

Douglas D. and Patricia De Masi
November 20, 2006
Page 2

Countrywide's records indicate the following:

From our research, Countrywide cannot find any evidence that your mortgage payments were misapplied on your loan. Enclosed for your records is a spreadsheet which details the payments applied on your loan as well as the check number that corresponds with the payment made.

Our records also reflect the following:

- a. You stated the following checks were not cashed or returned by Countrywide:
 - i. #2108 - \$1205.51 - dated 1/20/04
 1. Check was applied to the loan on March 3, 2004.
 2. "Stop Payment" on check, payment reversed March 11, 2004
 - ii. #2415 - \$1205.51 - dated 4/03/05
 1. Countrywide applied Check no. 2405, dated 04/10/05, on April 15, 2005
 2. Check no.2405 was received by certified mail, tracking #7004 1160 0001 7289 6299.
 3. Countrywide has no record of Check no.2415 was mailed or received.
 - iii. #2551 - \$1205.51 - dated 9/16/05
 1. Countrywide has no record check no. 2551 was mailed or received.
 - iv. #2643 - \$1205.51 - dated 1/12/06
 1. Countrywide has no record check no. 2643 was mailed or received.
 - v. #2749 - \$1205.51 - dated 6/29/06
 1. Countrywide has no record check no. 2749 was mailed or received.
- b. Checks that were not cashed, but returned by Countrywide:
 - i. #2764 - \$1205.51 - dated 8/06/06
 1. Funds not enough to cure default on loan, Countrywide returned funds.
 - ii. #2773 - \$4822.08 - dated 8/25/06
 1. Funds not enough to cure default on loan, Countrywide returned funds.

On March 7, 2002, you signed an Adjustable Rate Note and Mortgage secured by a 1st lien on the Property for a loan in the amount of \$131,250.00. The Note stated that your first payment was to be made on May 1, 2002, interest rate would initially be 10.550% until the change date of April 1, 2004, and your payment of principal and interest at the 10.550% rate would be \$1,205.51. The date in which Countrywide was transferred your loan for servicing was effective with the first payment date of September 1, 2002.

Countrywide's records further indicate that the mortgage loan has been in default at various times throughout the account history. Notices ("Breach Letters") were mailed to the Property on March 12, 2004, November 10, 2004, January 3, 2005, February 9, 2005, June 2, 2005, August 2, 2005, September 2, 2005, December 15, 2005, December 20, 2005, January 3, 2006, January 20, 2006, February 23, 2006, April 7, 2006, May 11, 2006, May 19, 2006, and June 8, 2006. The Breach Letters provided the amount necessary to reinstate your loan as well as your rights to cure the default. The letters further stated that you had thirty-five (35) days from the date of the notice to cure the default owed on your Loan or Countrywide would exercise its rights to accelerate the mortgage debt and start legal action to foreclose on the Property. Because the default was not timely cured, a foreclosure was eventually initiated on the Property on October 9, 2006. Copies of the Breach Letters are enclosed for your records.

Douglas D. and Patricia De Masi
November 20, 2006
Page 3

Additionally, outlined in the Breach Letters were Countrywide's rights pursuant to the loan documents, including but not limited to Countrywide's right to return or accept any payment or partial payment if it is for an amount that is less than the amount that is then due. More specifically, under the "Covenants" on page four (4) of the Mortgage, it states, "Lender is not obligated to apply such lesser payments when it accepts such payments. If interest on principal accrues as if all Periodic Payments had been paid when due, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until I make payments to bring the Loan current." Our records reflect that the servicing on your loan has been and will continue to be in accordance with the valid, binding loan documents that you signed. Enclosed you will find a copy of your *Note and Mortgage* for your review.

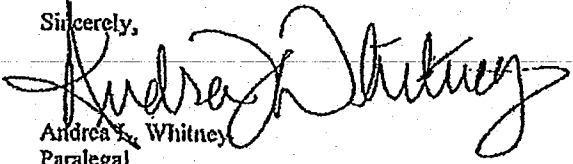
With respect to your concerns on how the foreclosure notices were served on you, our local foreclosure counsel inform us that you were served with the papers in accordance with New York State Law.

On September 20, 2006, the foreclosure action on your Property was placed on hold due to Countrywide's receipt of your dispute on the delinquency of your loan. We have thoroughly researched your concerns and based on our findings our position remains unchanged that the mortgage loan is in default. Further, the default on your loan not only includes the unpaid mortgage payments, but also funds which Countrywide has advanced for the payment of the 2005 and 2006 delinquent taxes on the Property. Because Countrywide cannot find any wrongdoing in the accounting on the mortgage loan, the foreclosure action will resume. Enclosed for your records is a spreadsheet which details the payment application on your loan.

As you are aware, the various options that may be available to you through Countrywide to prevent a foreclosure sale of your Property are: Repayment Plan, Loan Modification, Sale of your Property, Deed-in-Lieu. If you are unable to reinstate the loan and would like to discuss these options, please contact the Loan Counseling Center at 1-(800)-669-0102 as soon as possible.

I hope I have satisfactorily addressed your concerns. If you have any questions about the information contained in this letter, please contact me directly at 972-526-3610. If you have other questions related to your loan, please contact Customer Service at 800-669-5176.

Sincerely,



Andrea S. Whitney
Paralegal

Enclosures

cc: Elden Weigel
State of New York, Banking Department

Patty and Doug De Masi Sr.
1214 Beekman road
Hopewell Jct. NY 12533
845 227 5387, Fax 227 7312

12-12-07-

Ref # 1-212-708-5582

Ref - Mr. Keith Brooks

Ref
Mr. Steve Hirschman

December 11, 2007

Country Wide Home Loans
Office of the President
400 Country Wide Way, MS SV 314
Simi Valley, CA 93065

Response to your
letter dated 11 28 2007
loan # 20838162

Phone # 1 800 669 6093
Fax # 1 800 658 9364

VIA FAX # 1 800 658 9364

Dear Ms. Miller.

I called your office on 12 10 2007 at about 7 PM my time and left a message for you to please call me back.

I'm amazed how your company will lie when the truth will do. We proved your wrong, and yet you're the only one still saying were late, and now nobody is listing at all. Why continue to lie????????? Just tell the truth, you were wrong and we are right.

We proved to all three credit reporting agencies, our bank, and every one else 100 % that we have always paid or mortgage payments on time and all the time.

How do you people look at your selves in the mirror????????????? How do look at your kids every day knowing you deliberately put us through hell for about three years????? cost us hundreds of thousands of dollars, destroyed our credit rating for about three years.

(You hurt my kids, my wife) and I and now I'm going to hurt you the same way you hurt us, and destroy Country Wide Home Loans at the same time.

I'll enjoy watching your stock and credit go south, and then I'll watch the Bank of America stock go even further south because I warned them over a year a go your no different then Enron.

If you have any question, please fell free to call me, or leave a message on what time I should call you back.

Thank you

Doug
Doug